

THE HONORABLE JOHN C. COUGHENOUR

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON  
AT SEATTLE

RHETT E. TAYLOR and LAURIE D.  
TAYLOR,

Plaintiffs,

v.

PNC BANK, NATIONAL  
ASSOCIATION,

Defendant.

No. 2:19-cv-01142-JCC

DECLARATION OF JEAN SEXTON IN  
SUPPORT OF OPPOSITION TO  
PLAINTIFFS' MOTION FOR SUMMARY  
JUDGMENT

I, Jean Sexton, declare as follows:

1. I am employed by PNC Bank, National Association ("PNC") as a Vice President. I am over the age of 18 and am competent to testify to the matters below based on personal knowledge and my review of PNC's business records, including those described below. I am authorized to execute this declaration on behalf of PNC.

2. In the regular performance of my job functions, I am familiar with the business records maintained by PNC for the purpose of lending and servicing mortgage loans. These records include mortgage and HELOC loan documents that are made by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records. It is the regular practice of PNC's business to make and/or have access to these records, and PNC relies upon such records in the regular course of its business.

1           3.       The documents identified in this Declaration have been maintained in the ordinary  
2 course of business in the files and records of PNC by persons who, like myself, have a duty to  
3 maintain such records for PNC.

4           4.       PNC has possession, control, and/or responsibility for the business records relating  
5 to the HELOC Loan that is relevant to this action. I make this declaration from my own personal  
6 knowledge and after reviewing PNC's business records regarding Plaintiffs Rhett E. Taylor and  
7 Laurie D. Taylor ("Plaintiffs").

8           5.       According to PNC's records, on or about March 6, 2007, Plaintiffs borrowed  
9 \$150,000 from National City Bank evidenced by an Equity Reserve Agreement dated March 6,  
10 2007, which was secured by a deed of trust ("Deed of Trust") also dated March 6, 2007 and  
11 recorded in Snohomish County Records on March 14, 2007 as Instrument No. 200703140732  
12 against property located at 6228 165th Place SW, Lynwood, Washington 98037 (the "Subject  
13 Property"). Attached hereto as **Exhibits A and B** are true and correct copies of the Equity Reserve  
14 Agreement and recorded Deed of Trust.

15           6.       The Equity Reserve Agreement established an open-end line of credit payable in  
16 240 monthly installments.

17           7.       The Deed of Trust identifies Plaintiffs as the Grantors and National City Bank as  
18 the Lender. The Deed of Trust identifies Arboretum Escrow as the Trustee. The maturity date  
19 under the Deed of Trust is March 6, 2037. Pursuant to the Deed of Trust, in the event of Plaintiffs'  
20 default, the Lender may accelerate the Secured Debt and foreclose the Security Instrument in a  
21 matter provided by law. Additionally, the Lender shall be entitled to, without limitation, the power  
22 to sell the Subject Property. Events of default under the Deed of Trust include fraud, failure to  
23 make a payment when due, and action or inaction by the Borrowers that adversely affects the  
24 Subject Property or Lender's rights in the Property.

25           8.       On or about November 6, 2009, PNC Bank and National City Bank merged. Since  
26 the merger, PNC has been the Lender and Servicer of Plaintiffs' HELOC Loan.

1           9.     As of October 2, 2009, Plaintiffs past due amount on the HELOC Loan was  
2 \$1,868.14. Attached hereto as **Exhibit C** is a true and correct copy of the Repayment Program  
3 Offer made to Plaintiffs dated October 2, 2009. On October 20, 2009, Plaintiffs both signed a  
4 Repayment Program for the purpose of bringing the HELOC Loan current and reducing their  
5 monthly payments. *See Exhibit C.*

6           10.    Plaintiffs filed for bankruptcy on February 11, 2011. While in bankruptcy, on  
7 March 9, 2011, Plaintiff Rhett Taylor sent correspondence to PNC requesting that PNC  
8 automatically withdraw monthly payments on the HELOC Loan from his checking account.  
9 Attached hereto as **Exhibit D** is a true and correct copy of correspondence from Plaintiffs to PNC  
10 dated March 9, 2011.

11           11.    The Taylors received a discharge in their bankruptcy on May 25, 2011. The last  
12 payment prior to the bankruptcy discharge was due on April 30, 2011. Attached hereto as **Exhibit**  
13 **E** is a true and correct copy of the Home Equity Line of Credit Monthly Statement for the Subject  
14 Property dated April 5, 2011.

15           12.    On October 4, 2011, Plaintiffs were informed that their Short-Term Modification  
16 Program would be concluding on approximately October 30, 2011. Attached hereto as **Exhibit F**  
17 is a true and correct copy of the letter offering to extend the program for 24 months sent to  
18 Plaintiffs, dated October 4, 2011.

19           13.    Plaintiffs continued to make payments on the HELOC Loan through December  
20 2011. Attached hereto as **Exhibit G** is a true and correct copy of the Home Equity Line of Credit  
21 Statements dated June 5, 2011, July 6, 2011, August 5, 2011, September 5, 2011, October 6, 2011,  
22 November 4, 2011, December 6, 2011, and January 6, 2012.

23           14.    Plaintiffs made a payment by written check on January 31, 2012, but the check  
24 bounced. Attached here to as **Exhibit H** are true and correct copies of the Home Equity Line of  
25 Credit Statements for the Subject Property dated February 3, 2012 and February 29, 2012.  
26

1           15.     On May 23, 2012, Plaintiff Rhett Taylor advised PNC that he was working on a  
2 modification for the first lien mortgage loan on the Subject Property. Attached hereto as **Exhibit**  
3 **I** is a true and correct copy of the HELOC Loan servicing notes in which PNC notes all  
4 communications with the Plaintiffs. The entry for the call on May 23, 2012 appears at page “PNC  
5 Bank – 242” in **Exhibit I**. Mr. Taylor acknowledged the debt on the HELOC Loan and advised  
6 PNC that he would discuss the debt with his wife, then would inform PNC if they would continue  
7 to make voluntary payments on their debt.

8           16.     On July 26, 2013, Plaintiffs advised PNC by telephone that there was a foreclosure  
9 sale on the Subject Property scheduled for August 2, 2013. *See Exhibit I* at “PNC Bank – 239”.  
10 Plaintiffs advised that they were working with the Lender for their first lien mortgage loan to  
11 prevent the foreclosure sale. PNC relied on this representation as an indication that Plaintiffs  
12 intended to honor the HELOC Loan to protect their interest in the Subject Property.

13           17.     On May 24, 2018, Plaintiff Laurie Taylor called PNC and advised that the lien on  
14 the Subject Property needed to be removed because the debt had been discharged in bankruptcy.  
15 *See Exhibit I* at “PNC Bank – 235”. She was advised that while the HELOC Loan was discharged  
16 in bankruptcy, if there was a balance on the HELOC Loan, the lien would remain. Ms. Taylor  
17 requested the amount of the balance and was advised that it was \$152,865.47. She asked if the  
18 balance could be negotiated. PNC referred her to a realtor or real estate attorney for advice.

19           18.     On May 30, 2018, Ms. Taylor advised PNC that she wanted to negotiate a  
20 settlement on the remaining balance of the HELOC Loan. *See Exhibit I* at “PNC Bank – 234”.  
21 She requested a settlement packet and was referred to PNC’s website to access the settlement  
22 packet.

23           19.     Finally, on May 9, 2019, Ms. Taylor requested a lien release from PNC. *See Exhibit*  
24 **I** at “PNC Bank – 233”. PNC advised Ms. Taylor that while her debt was discharged in bankruptcy,  
25 the lien would remain until the balance on the HELOC Loan was satisfied. Ms. Taylor requested  
26 a payoff statement. She additionally advised that she hired an attorney and intends to dispute the



1 lien in court.

2 I declare under penalty of perjury under the law of the State of Washington that the  
3 foregoing is true and correct and of my personal knowledge

4 Executed this 15 day of May, 2020, at Miamisburg, Ohio

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6 By:   
7 JEAN SEXTON  
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EXHIBIT A

**National City**EQUITY RESERVE AGREEMENT NATIONAL HOME EQUITY  
(Not to be Used for Lines Secured by a Texas Homestead)

Date: 3/06/2007

Account No. 0005406551

You, the undersigned, are opening an Equity Reserve Line of Credit (Line) with National City Bank (Bank) and agree that the following material terms and conditions will apply to your Line.

**Line of Credit.** Your Line is an open-end line of credit which you may use to obtain cash advances (Advances) from time to time for a period of 10 years (9 years 10 months in Connecticut) (Draw Period). If you continue to meet Bank's then current credit and collateral value criteria, at Bank's discretion, Bank will either extend the Draw Period for one or more additional Draw Periods or Bank may refinance your Line on the terms then being offered by Bank for Equity Reserve Lines of Credit. If your Draw Period is not renewed or the Line refinanced, you may repay any outstanding balances during the Repayment Period as provided in the Payment section below.

The initial amount of your Line is \$ **150,000.00** (Credit Line). You have the option anytime during the Draw Period of this Agreement to create Fixed Rate Locks of all or part of your Line at a fixed rate and for a fixed payment. The Fixed Rate Lock (FRL) balance includes the FRL advance fee. Any amount you repay on the Line and/or on an FRL will be again available to you on the Line until the end of the Draw Period. Bank may reduce the amount of your Credit Line under certain conditions described in this Agreement.

**Advances.** You may obtain Advances under your Line by issuing Equity Reserve checks and special FRL checks (each a Check) supplied by Bank, by contacting Customer Service or by way of any other Bank approved plan. Bank will charge your Checks directly against your Line. You may make arrangements for an Advance on your Line to pay off any FRL at any time by contacting Customer Service at the address or phone number on your statement. You should notify Bank when you need more Checks. The minimum FRL Advance that you can receive using an FRL Check is \$5,000. FRL Check Advances will automatically have a 20-year Repayment Term. You may contact Customer Service after a FRL Check posts to your Line to change the Repayment Term to one of the other available terms listed in the Fixed Rate Lock Advances section below, however, FRL Advances changed to another Repayment Term will be subject to finance charges at the annual percentage rate in effect the day the new FRL Repayment Term is applied by Customer Service. FRL Advances for terms other than 20 years may also be obtained by contacting Customer Service instead of by Check. FRL Checks for less than \$5,000 will be posted as a Line Advance. You should also notify Bank immediately if your Checks are lost or stolen. (Please see the "Stop Payment Orders" section of this Agreement). Your statement will list Checks that have been paid, but the actual paid Checks will not be returned to you. You may request copies of paid Checks from the Bank, and a copying fee may be charged.

Bank will issue you a Card or Cards for use with the Line except in Connecticut, New York and Texas and in other states where such access is limited. The word Card can mean one or more credit cards or Automated Teller Machine (ATM) cards. You authorize Bank to issue you a Card for use with the Line. You may purchase goods or services from merchants who honor the Card. You may obtain Advances from Bank or any other financial institution that honors the Card. You may also obtain Advances by using a Personal Identification Number (PIN) for telephone banking or on-line banking Advances. Bank will charge all Advances to your Line.

If you allow someone else to use your Card or PIN and you want to stop such use, you must let Bank know in writing. You must notify Bank immediately if your Cards or PIN are lost or stolen, or you believe that some person may be using your Card(s) or PIN without permission. You will not use your Line after notifying Bank of loss, theft or unauthorized use of your Card(s) or PIN. You will not be held liable for any unauthorized use of the Card or PIN after you have notified Bank of the loss or theft by phone at 1-800-533-6596 or in writing at National City Card Services, P.O. Box 4092, Kalamazoo, Michigan 49003. (Otherwise you may be liable, but not for more than \$50.) Bank may terminate the use of your Card, PIN or Checks if you lose your Card, PIN or Checks two times or more in a twelve-month period. Bank may also terminate the use of your Card or PIN if your new balance exceeds your Credit Line by 2% or if you are over limit for more than one billing cycle.

Bank will have no obligation to honor any Advance by any means if the resulting new balance of your Line would exceed your Credit Line; or after the Draw Period ends, or in the event of termination or suspension of your Credit Line under the conditions described in this Agreement, and upon Bank's request you will return Checks and/or Cards. Your Line may not be used for Internet lottery, betting or gambling transactions or for any illegal transactions.

Charges from foreign merchants and financial institutions may be made in a foreign currency. Bank will bill you in U.S. Dollars based on the exchange rate on the day Bank settles the transaction, plus any special currency exchange charges. In the case of VISA Accounts, the exchange rate applied to each such transaction is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. In addition, Bank will charge a foreign transaction fee of 1% of the converted amount. Because of the special charges and possible differences in exchange rates between the time Bank settles and the time you initiated the transaction, the total charge for a foreign transaction may be greater than the cash advance or purchase at the time it was made.

#### Finance Charge for Line and Fixed Rate Lock Advances and During the Repayment Period

a) **Line Advances:** Bank figures the finance charge on your Line by applying the periodic rate to the "average daily balance" of your Line. To get the "average daily balance", Bank takes the beginning balance of the Line each day, adds any new Advances including if applicable, the broker and processing fees, and other debits, and subtracts any payments or credits and unpaid periodic finance charges. This gives the daily balance. Then, Bank adds up all the daily balances for the billing cycle and divides the total by the number of days in the billing cycle. This gives the "average daily balance".

Advances are subject to finance charges from the date of transaction to the date payment is posted to the Line. The periodic rate of finance charge and the annual percentage rate are subject to change, based on the value of an index. The index in effect for each billing cycle shall be the "Prime Rate" of interest appearing in the Money Rates Table of The Wall Street Journal published on the first day of your Billing Cycle (or, if not published on that date, the last edition published prior to that date), rounded upward, if necessary, to the nearest 01% (Line Index).

The **ANNUAL PERCENTAGE RATE** is the Line Index plus 0.500 % (Line Margin). The **FINANCE CHARGE** for each billing cycle shall be computed at the annual percentage rate divided by 12. As of **03/06/2007**, the current periodic rate of **FINANCE CHARGE** is **0.729** % per month, which corresponds to an **ANNUAL PERCENTAGE RATE** of **8.750** %.

The annual percentage rate and the periodic rate of finance charge may increase if the Line Index increases. In the event of an increase, the finance charge will increase and the minimum payment amount may increase. If the minimum payment amount is either 1.5% of the new balance or the total finance charges, an increase or decrease in the annual percentage rate will result in a corresponding increase or decrease in the minimum payment amount.

b) **Fixed Rate Lock Advances:** Bank figures the finance charge on each FRL by applying the periodic rate to the "average daily balance" of the FRL. To get the "average daily balance", Bank takes the beginning balance of the FRL each day and subtracts any payments or credits and unpaid periodic finance charges. This gives the daily balance. Then, Bank adds up all the daily balances for the billing cycle and divides the total by the number of days in the billing cycle. This gives the "average daily balance".

Each FRL is subject to finance charges from the date of the transaction until paid in full. The periodic rate of finance charge and the annual percentage rate are determined and fixed on the business day the transaction posts to your Line. The index shall be the highest daily rate for 3 year Treasury notes with constant maturities from the 1<sup>st</sup> business day through the 11<sup>th</sup> last business day of the calendar month preceding the month in which the transaction posts to your Line, rounded, if necessary, to the nearest 0.125% (FRL Index). The FRL Index can be found in the Federal Reserve Statistical Release H. 15 at [www.federalreserve.gov/releases/h15](http://www.federalreserve.gov/releases/h15).



The FINANCE CHARGE shall be computed at the annual percentage rate divided by 12. As of 03/06/2007, the FRL Margin, the current periodic rate of FINANCE CHARGE per month and corresponding ANNUAL PERCENTAGE RATE for each FRL Repayment Term are listed in the table below:

FRL Repayment Term	FRL Margin	Monthly Periodic Rate of <u>FINANCE CHARGE</u>	<u>ANNUAL PERCENTAGE RATE</u>
5-year FRL: 60 monthly payments	3.250	0.677	8.125
10-year FRL: 120 monthly payments	3.500	0.698	8.375
15-year FRL: 180 monthly payments	3.750	0.719	8.625
20-year FRL: 240 monthly payments (automatic term for FRL checks you write)	4.250	0.760	9.125
7-year "Interest Only" FRL: 83 monthly payments of one penny plus finance charges on the FRL balance (including the FRL Advance Fee), followed by a balloon payment of the remaining balance in the 84 <sup>th</sup> month	3.500	0.698	8.375

c) **Both Line and Fixed Rate Lock Advances:** In no event shall the periodic rate of FINANCE CHARGE be more than 1.50% per month or less than 0.25% per month and in no event shall the ANNUAL PERCENTAGE RATE be more than 18.00% or less than 3.00%. The annual percentage rate includes only interest and not other costs. Your monthly statement will disclose the applicable annual percentage rate for the billing cycle.

d) **Repayment Period:** Any amount outstanding other than FRL's will be converted to a Fixed Rate Lock balance on the last business day of your Draw Period and will be subject to finance charges for a Fixed Rate Lock based on a 240 month Repayment Term for balances of \$10,000 or more or a 120 month Repayment Term for balances of less than \$10,000 as stated in subsections (b) and (c) above. The index value is the highest FRL Index from the 1<sup>st</sup> business day through the 11<sup>th</sup> last business day of the calendar month preceding the month in which the Draw Period ends, rounded, if necessary, as provided in subsection (b) above.

#### Other Finance Charges.

A Broker fee FINANCE CHARGE of \$ 550.00  
A Discount Fee FINANCE CHARGE of \$ 0.00 (0.000 % of Credit Line)  
A Processing Fee FINANCE CHARGE of \$ 0.00  
An FRL Advance Fee FINANCE CHARGE of \$50 for each Fixed Rate Lock used.

**Other Charges.** In addition to finance charges, the following other charges will apply:

- An annual fee of \$50 reflected on the monthly statement for the first billing cycle of each year of your Draw Period beginning with the 13<sup>th</sup> billing cycle, whether or not you obtain Advances under your Line. This fee is not refundable.
- A late payment fee of the greater of 10% of the unpaid minimum payment or \$40, if Bank does not receive your minimum payment at the address shown on your statement within 10 days of the Due Date. Bank may charge an additional late payment fee for each billing cycle that your Line is past due.
- An overlimit fee of \$25 whenever you go over your Credit Line. Bank may charge an additional \$25 for each billing cycle that you remain over your Credit Line.
- A returned payment fee of \$30 if you make a payment on your Line which is returned to Bank unpaid because of insufficient funds, a closed account, stop payment, or any other reason.
- A returned check fee of \$30 if you write a Check that Bank dishonors under the "Advances" section of this Agreement.
- A stop payment fee of \$30 for the service of stopping payment on a Check and a \$30 service fee for renewal of each stop payment order.
- A foreign transaction fee of 1% of the transaction amount. This fee is not applicable to transactions in the United States.
- An early termination fee of \$ 350.00 if you close your Line within the first 36 months.
- A document request fee of \$6 per copy for service of providing copies. Bank will not charge you for documents Bank is required by law to give you at no charge.
- Any real estate related closing fees due at the closing of your Line as reflected on the HUD1 settlement statement provided to you by the closing agent which is hereby incorporated and made part of this Agreement by this reference.

Bank does not lose any of its other rights under this Agreement whether or not it charges late payment or overlimit fees. You also agree that Bank may also charge you a fee, not otherwise enumerated herein, for services that Bank performs for you that you have requested. The application of any fee shall not cure the default which initiated the fee.

**Security Interests.** Your Line will be secured by a mortgage (Mortgage) on your dwelling (Dwelling). If the Dwelling is your primary or secondary residence, you represent and warrant to Bank that at all times during the term of this Agreement your Dwelling, or a minimum of one unit of your multi-unit Dwelling, shall be occupied by you and shall not be used as rental property. Bank agrees to waive any security interest in the Dwelling to the extent it secures Advances which may be in excess of your Credit Line. You name Bank as loss payee and beneficiary of the proceeds of, and assign to Bank any unearned premiums of, all insurance connected with your Line. You must not adversely affect Bank's interest in the Dwelling by any action or inaction. You must keep the Dwelling in good condition, promptly pay all mortgages and other liens against the Dwelling, and promptly pay all taxes and assessments on the Dwelling. You must not sell or transfer title to the Dwelling without Bank's permission, or use the Dwelling for any illegal purpose.

**Property Insurance.** You must keep the Dwelling fully insured against loss or damage on terms that are acceptable to Bank to the extent permitted by law. You must carry flood insurance if required by federal law. You may obtain property insurance or furnish existing property insurance from anyone that is acceptable to Bank provided the insurer is authorized to do business in the state or jurisdiction where the Dwelling is located or is an eligible surplus lines carrier. You agree to furnish Bank with written evidence of such insurance, with Bank named as loss payee and proof of payment of insurance premiums. If you fail to do so, Bank may buy insurance to protect Bank's interest and add the premium cost to the unpaid balance of your Line, subject to the same finance charges as Advances against your Line. You assign to Bank the proceeds from any such insurance policies up to the unpaid balance of your Line. Bank may apply such proceeds, including any return of unearned premiums and payments for claims under such policies, to reduce the unpaid balance of your Line. You irrevocably authorize Bank as your agent and on your behalf to negotiate, settle and release any claim under your insurance and to submit insurance claims for you and to receive and sign your name to any checks or drafts or related papers obtained from insurance companies.

**Tax Deductibility.** You should consult a tax advisor regarding the deductibility of interest and charges on your Line.

**Statements.** Bank agrees to mail or deliver to you a monthly statement for each billing cycle at the end of which there is a balance which is a debit or credit balance of more than \$1 or on which a finance charge has been imposed. The balance is the sum of all outstanding Advance(s), fees, payments, other credits, other charges and debits, and finance charge(s).





a) **Line Minimum Payment:** The Line Minimum Payment will equal the periodic finance charges that accrued on the outstanding Line balance during the preceding billing cycle as shown on each monthly statement (Interest Only Minimum Payment).

b) **The FRL Minimum Payment is:** For all FRL's except the 7 year "Interest Only" FRL, the minimum payment is a fixed payment amount that is sufficient to pay off the FRL including the FRL Advance Fee, at the fixed rate applicable to that FRL calculated based on the number of monthly payments for the applicable FRL Repayment Term as described in the section of this Agreement called "Fixed Rate Lock Advances." If you choose the 7-year "Interest Only" FRL option, the minimum payment is 83 payments of one penny (\$.01) plus the finance charges that accrued on the outstanding FRL balance which balance includes the FRL Advance Fee, at the fixed rate applicable to that FRL (as described in the section of this Agreement called "Fixed Rate Lock Advances") during the preceding billing cycle as shown on each monthly statement followed by one payment of the outstanding balance. Any amount still owing at the end of the billing cycle prior to the billing cycle containing the final payment will be added to the final minimum payment due. Additional payments on any FRL may be made at any time but you will continue to be obligated to make the fixed payment for the FRL as long as any amount is still owing on the FRL. The amount of any reduction in principal from a payment on an FRL will become available to you on your Line once it is posted, until the end of the Draw Period. If your Draw Period is not renewed then access to the Line will not be available during the Repayment Period.

c) **Repayment Period:** The Minimum Payment may not fully repay the principal that is outstanding by the end of the Draw Period. If your Draw Period is not renewed for an additional term, during the Repayment Period you may continue to make scheduled payments on any FRL balances outstanding at the end of the Draw Period until they are paid in full. Additionally, any amount outstanding other than an FRL will be converted to a Fixed Rate Lock without an FRL Advance fee on the last business day of your Draw Period and will be subject to then current finance charges for an FRL of equal Repayment Term as described in the section of this Agreement called "Fixed Rate Lock Advances." The total amount will be required to be repaid in two hundred forty (240) equal monthly payments for balances of \$10,000 or more, or one hundred twenty (120) equal monthly payments for balances of less than \$10,000. Any amount still owing after two hundred thirty nine (239) billing cycles or after one hundred nineteen (119) billing cycles respectively, will be added to the final minimum payment due.

Payments will be applied in the following order: First, to each FRL on a first in-first out basis for all unpaid periodic finance charges and then to the FRL's principal balance in an amount necessary to amortize the FRL within its amortization schedule, then to all unpaid periodic finance charges on the Line, then to all Other Charges, then to the Line. For introductory and promotional offer balances, payments to the Line are applied on the basis of the lowest rate balance first to highest rate balance last. If there are no balances on the Line, overpayments are applied as a prepayment to the FRL(s) on a first in-first out basis. If there are no balances on any FRL or on the Line, overpayments are credited to the Line and returned upon request. In order to make additional partial prepayments to an FRL or to prepay an FRL in full without paying off your Line, you must contact Customer Service to make arrangements to do so.

**Stop Payment Orders.** We agree to honor a stop payment order against a Check when received from you within a reasonable time prior to payment. A stop payment order becomes effective after we have actually received the order and had a reasonable time to process it, and the order will remain in effect for thirteen months. Our acceptance of a stop payment order does not mean that the Check has not yet been paid, and we shall have no liability resulting from the payment of a Check before your stop payment order becomes effective. A stop payment order may be renewed for successive periods equal to its original period of effectiveness if we receive a renewal notice prior to the order becoming ineffective.

A stop payment order against a Check must accurately describe it as to date, number, amount, and payee, and must correctly recite your name and the Account number. You agree that it is current industry standard to process stop payment orders by means of computer technology. Accordingly, your failure to provide the exact identification of Account number and Check number in order to identify the Check to be stopped will result in the Check being paid if presented, and we will not be liable for such payment. Errors in your name or the Account number, or inaccuracies in the description of the number, amount, issue date or payee on your written stop payment order shall relieve us from any liability for any mistaken payment or wrongful dishonor. Any errors on our written acknowledgment to you of a stop payment order must be reported by you in writing to our Customer Service Department within 10 calendar days of the written acknowledgment date. We shall not be liable for any mistaken payment or wrongful dishonor occurring after the 10-day period, unless errors or inaccuracies are so reported to us within the 10-day period.

Before we will release a stop payment order, our Customer Service Department may require the receipt of a written request, signed by you, requesting the withdrawal of the order.

In the event we recredit the Account for a paid Check, then you hereby assign to us all rights against third parties. You or any joint account holder may order a stop payment. You agree that we will not be obligated to reimburse you immediately upon notice of alleged wrongful payment, that it is your obligation to prove the fact and amount of damage suffered, and that in no case will we be liable for more than your actual damage.

We shall not be liable for any damages unless we have failed to act in good faith and exercise ordinary care. You agree to indemnify us and hold us harmless from any and all expenses incurred or damages suffered by us in honoring a stop payment order.

To place a stop payment order, write to National City, Equity Reserve Stop Payment Department, 4661 E. Main Street, Columbus, Ohio 43251-0928.

**Termination of Line.** Bank can terminate your Line and require you to pay the entire outstanding balance in one payment if you breach a material obligation of this Agreement in that:

- You engage in fraud or material misrepresentation in connection with your Line.
- You do not meet the repayment terms of this Agreement.
- Your action or inaction adversely affects the collateral or Bank's rights in the collateral.

To the extent permitted by 11 USC 506, Bank shall be entitled to reasonable court costs and attorneys' fees for independent counsel that Bank hires (unless you are a resident of New Hampshire, in which case we may not recover our attorneys' fees from you). Interest after termination, whether prior to or after judgment by a court of competent jurisdiction, shall accrue upon the outstanding unpaid balance at the rate determined under this Agreement until such balance is paid in full.

**Suspension or Reduction of Credit Line.** Bank can refuse to make additional extensions of credit or reduce your Line if you breach a material obligation of this Agreement in that:

- The value of the Dwelling securing your Line declines significantly below its present appraised value for purposes of the Credit Line.
- Bank reasonably believes you will not be able to meet the repayment requirements due to a material change in your financial circumstances.
- You are in default of a material obligation under this Agreement.
- Government action prevents the Bank from imposing the annual percentage rate provided for or impairs the Bank's security interest such that the value of the interest is less than 120 percent of the Credit Line.
- A regulatory agency has notified the Bank that continued Advances would constitute an unsafe or unsound practice.
- The maximum annual percentage rate is reached.

If your Line is suspended and you have used any FRL(s) then at Bank's option Bank may terminate the FRL(s) and transfer any FRL balances to your Line.

Bank will give you written notice of any such action and conditions for reinstating your credit privileges. Bank may reinstate your credit privileges when the conditions leading to suspension or reduction of your Credit Line no longer exist. Bank may require you to request reinstatement of credit privileges when the conditions leading to suspension or reduction of your Credit Line no longer exist. An additional title examination and other documentation may be required to reinstate your Line, and any costs associated with reinstatement will be paid by you where permitted by law.



The terms of this Agreement shall be subject to the terms of the applicable law, including the laws of the state of Ohio.

- The index and margin used for this Line if the original index is no longer available.
- A change that you specifically agree to.
- A change that benefits you.
- An insignificant change.
- Other changes permitted by applicable law.

Any change in terms will apply to balances outstanding on the effective date of the change as well as to balances generated thereafter.

**Other Provisions.** You shall promptly notify Bank of any change in circumstances which has a substantial adverse effect on your credit. You will furnish Bank with financial statements in a form satisfactory to Bank as Bank may request from time to time. Bank may also require a title examination and/or appraisal from time to time, the cost of which will be paid by you.

If this Agreement is signed by more than one borrower, each of you may draw Checks on the Line or use the Cards, and each and every borrower is jointly and severally liable for all Advances and charges on the Line. With reasonable notice to process the request, any of you may direct Bank to not make further Advances on the Line, however, reinstatement will only be made on the joint request of all of you.

Your rights in your Line may not be assigned. The Mortgage may not be assumed by a subsequent purchaser of the Dwelling. All fees paid to Bank are not refundable.

All of Bank's rights under this Agreement are valid to the extent permitted by applicable law. If it is determined for any reason that any part of this Agreement is invalid or unenforceable, this shall not affect the validity or enforcement of any other provision, and this Agreement will then read as if the invalid or unenforceable part were not there.

Bank may delay exercising any of its rights under this Agreement without losing them. We may accept late payments or partial payments without losing any of our rights. If your payment is marked with the words "Paid in Full" or similar language, you must send your payment to National City, 6750 Miller Road, Brecksville, Ohio 44141, Locator No. 7107. If your payment is made to any other address, we may accept the payment without losing any of our rights.

You understand that Bank is a national bank located in Ohio, and that Bank's decision to extend the Line to you was made in Ohio. Therefore, this Agreement and your use of the Line, Checks and Cards, shall be governed by and construed in accordance with (a) Federal laws and regulations including but not limited to 12 USC § 85 and (b) the laws of Ohio, to the extent Ohio laws are not preempted by federal laws or regulations, and without regard to conflict of law principles.

The annual IRS Form 1098 will be issued only to the first borrower listed on this Agreement at origination and the designation of a borrower as first cannot be changed subsequently.

At Bank's option, Bank may designate an electronic or optically imaged reproduction of this Agreement or any other document related to your Loan as an original document and if it does so, the reproduction may be relied on in full by all parties to the same extent as an original.

You can change any term of this Agreement only in a writing signed by us.

You agree that, to the extent not prohibited by applicable law, Bank shall not be liable for any damages unless Bank has failed to act in good faith and exercise ordinary care. You further agree that in no event shall Bank be liable for any consequential, indirect or special damages even if Bank has been advised of the possibility of such damages.

From time to time, we may offer you special rates for balance transfer transactions or introductory or promotional offers on your Line. If we do, we will advise you of the annual percentage rates and finance charges associated with the special rate offer, how long they will be in effect, the balances to which they will apply, and other terms of the special rate offer. Any special rate offer will be subject to the terms of the offer and this Agreement. Bank may provide to others, including but not limited to, consumer credit reporting agencies, information about our transactions and experiences with you. Also, Bank and its affiliates (collectively "National City") may share with each other all information about you that National City has or may obtain for the purposes, among other things, of evaluating credit applications. Under the Fair Credit Reporting Act there is certain credit information that cannot be shared about you (unless you are a business) if you tell National City by writing to National City Corporation, Attention: Office of Consumer Privacy, P.O. Box 4068, Kalamazoo, MI 49009. You must include your name, address, Line (account) number and social security number.

You agree that you and Bank have an established business relationship and that, to the extent not prohibited by applicable law, National City may contact you to offer you products and services that National City thinks may be of interest to you. Such contacts are not unsolicited, and National City may contact you by telephone and with an automated dialing and announcing device or by fax at any telephone number you have given to us including the telephone number on your application, or by email or other form of electronic communication and we may monitor telephone calls with you to assure quality service.

In this Agreement, the term "affiliates" means current and future affiliates of Bank, including, but not limited to, the following National City Corporation subsidiaries: National City Home Loan Services, Inc., First Franklin Financial Corporation, Madison Bank and Trust Company and National City Mortgage Co.

If you believe that we have information about you that is inaccurate or that we have reported or may report to a credit reporting agency information about you that is inaccurate, please notify us of the specific information that you believe is inaccurate by writing to National City, P.O. Box 94982, Cleveland, Ohio 44101, Attn: Credit Bureau Disputes, Locator 7113.

**MINIMUM INITIAL ADVANCE.** If Bank is paying the third party closing costs to open your Line, an initial minimum advance of \$25,000 is required.





The choice of law provision set forth herein (with respect to which Bank expressly reserves all rights). You acknowledge receipt of the following notices before becoming obligated

**If the Dwelling is located in California:** Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of the Property

**If the Dwelling is located in Colorado:** If your payments are received after the due date, even if received before the date a late fee applies, you may owe additional and substantial money at the end of the credit transaction and there may be little or no reduction of principal. This is due to the accrual of daily interest until a payment is received.

**If the dwelling is located in Connecticut:** Your initial Draw Period will be 9 years 10 months and cannot be renewed for additional draw periods.

**If the Dwelling is located in Florida:** FLORIDA DOCUMENTARY STAMP TAX IN THE AMOUNT REQUIRED BY LAW HAS BEEN PAID OR WILL BE PAID DIRECTLY TO THE DEPARTMENT OF REVENUE, AND FLORIDA DOCUMENTARY STAMPS HAVE BEEN PLACED ON THE TAXABLE INSTRUMENTS AS REQUIRED BY CHAPTER 201, FLORIDA STATUTES.

**If the Dwelling is located in Maryland:** We elect Subtitle 9, Credit Grantor Open End Credit Provisions, of Title 12 of the Commercial Law Article of the Annotated Code of Maryland.

**If the Dwelling is located in Minnesota:** If the amount of this Loan is \$100,000 or more, we elect Minn. Stat. § 334.01

**If the Dwelling is located in Missouri:** Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect you (borrower(s)) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

**If the Dwelling is located in New York:** YOU SHOULD CHECK WITH YOUR LEGAL ADVISOR AND WITH OTHER MORTGAGE LIEN HOLDERS AS TO WHETHER ANY PRIOR LIENS CONTAIN ACCELERATION CLAUSES WHICH WOULD BE ACTIVATED BY A JUNIOR ENCUMBRANCE.

**DEFAULT IN THE PAYMENT OF THIS LOAN AGREEMENT MAY RESULT IN THE LOSS OF THE PROPERTY SECURING THE LOAN. UNDER FEDERAL LAW, YOU MAY HAVE THE RIGHT TO CANCEL THIS AGREEMENT. IF YOU HAVE THIS RIGHT, THE CREDITOR IS REQUIRED TO PROVIDE YOU WITH A SEPARATE WRITTEN NOTICE SPECIFYING THE CIRCUMSTANCES AND TIMES UNDER WHICH YOU CAN EXERCISE THIS RIGHT.**

**If the Dwelling is located in North Dakota:** THIS OBLIGATION MAY BE THE BASIS FOR A PERSONAL ACTION AGAINST THE PROMISOR OR PROMISORS IN ADDITION TO OTHER REMEDIES ALLOWED BY LAW.

**If the dwelling is located in Oregon:** NOTICE TO THE BORROWER: Do not sign this loan agreement before you read it. The loan agreement may provide for the payment of a penalty if you wish to repay the loan prior to the date provided for repayment in the loan agreement.

**If the Dwelling is located in Texas:** THIS WRITTEN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

**If the Dwelling is located in Vermont:** NOTICE TO CO-SIGNER: YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU

**COPY RECEIVED.** You agree to be legally bound to all provisions of this Agreement. You acknowledge receipt of a completed copy of this Agreement, including important information below regarding your rights to dispute billing errors ("Your Billing Rights").

RHETT E TAYLOR

TYPE OR PRINT NAME

X Rhett E Taylor  
SIGNATURE

TYPE OR PRINT NAME

X \_\_\_\_\_  
SIGNATURE

TYPE OR PRINT NAME

X \_\_\_\_\_  
SIGNATURE

TYPE OR PRINT NAME

X \_\_\_\_\_  
SIGNATURE

Address of Dwelling. 6228 165TH PL SW LYNNWOOD , Washington 98037



ERA-MULTI-NV2.5  
PNC BANK - 013

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

**Notify Us In Case of Errors or Questions About your Bill**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information.

- Your name and Line number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your savings or checking account, you can stop payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

**Your Rights and Our Responsibilities After We Receive Your Written Notice**

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your Credit Line. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

**Special Rule for Credit Card Purchases**

If you have a problem with the quality of property or services that you purchased with your Card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right.

- (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address, and
- (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

©2005 National City Corporation



EXHIBIT B

NCB  
P.O. Box 5570  
Cleveland, OH 44101



200703140732 7 PGS  
03/14/2007 1 18pm \$39.00  
SNOHOMISH COUNTY, WASHINGTON

This Space Provided for Recorder's Use  
When Recorded Return To: NCB, CLS BRECKSVILLE, LOCS, LOCATOR 7120  
P.O. BOX 5570, CLEVELAND, OH 44101

Document Title(s) THIS DOCUMENT IS RECORDED  
Grantor(s) AS A COURTESY ONLY. TALON GROUP,  
FIRST AMERICAN TITLE INSURANCE  
Grantee(s) CO. ASSUMES NO LIABILITY FOR  
SUFFICIENCY, VALIDITY OR  
ACCURACY

TAYLOR  
MORTGAGED EED



Legal Description Lot 31, Wren Glend, Vol. 21, P. 110  
Assessor's Property Tax Parcel or Account Number 0010183-000-031-00  
Reference Numbers of Documents Assigned or Released

4489618321346141 XLLH13F

State of Washington \_\_\_\_\_ Space Above This Line For Recording Data \_\_\_\_\_

### DEED OF TRUST (With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Deed of Trust (Security Instrument) is  
March 6, 2007 and the parties and their addresses are as follows:

GRANTOR: RHETT E TAYLOR AND LAURIE D. TAYLOR, HUSBAND AND WIFE

6228 165TH PL SW LYNNWOOD, Washington 98037

☒ If checked, refer to the attached Addendum incorporated herein, for additional Grantors, their signatures and acknowledgments.

TRUSTEE: ARBORETUM ESCROW

Talon Group  
993141 6141  
A division of First  
American Title Insurance  
Company 7/40

LENDER: NATIONAL CITY BANK

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, the following described property:  
SEE ATTACHED EXHIBIT

The property is located in Snohomish \_\_\_\_\_ at \_\_\_\_\_  
(County)  
6228 165TH PL SW LYNNWOOD  
(Address) (City)  
Washington 98037  
(ZIP Code)

WASHINGTON - HOME EQUITY LINE OF CREDIT DEED OF TRUST  
(NOT FOR FNMA, FHLMC, FHA OR VA USE; NOT FOR USE WITH PROPERTY USED FOR AGRICULTURAL PURPOSES)  
EXPER 1994 Bankers Systems, Inc., St. Cloud, MN Form OCP-REDT-WA 4/25/2005  
VMP C465(WA) (0505) VMP Mortgage Solutions, Inc. (800)321-7291

(page 1 of 6)





Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 150,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
4. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:
  - A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. *(You must specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).)* **Maturity Date: 3/06/2037**
  - B. All future advances from Lender to Grantor or other future obligations of Grantor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Grantor in favor of Lender after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Grantor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Grantor, or any one or more Grantor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.
  - C. All other obligations Grantor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Grantor and Lender.
  - D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Grantor's principal dwelling that is created by this Security Instrument.

5. **DEED OF TRUST COVENANTS.** Grantor agrees that the covenants in this section are material obligations under the Secured Debt and this Security Instrument. If Grantor breaches any covenant in this section, Lender may refuse to make additional extensions of credit and reduce the credit limit. By not exercising either remedy on Grantor's breach, Lender does not waive Lender's right to later consider the event a breach if it happens again.

**Payments.** Grantor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.

**Prior Security Interests.** With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Grantor agrees to make all payments when due and to perform or comply with all covenants. Grantor also agrees not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written approval.

**Claims Against Title.** Grantor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Grantor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Grantor's payment. Grantor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Grantor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Grantor may have against parties who supply labor or materials to maintain or improve the Property.



**Property Condition, Alterations and Inspection.** Grantor will keep the Property in good condition and make all repairs that are reasonably necessary. Grantor shall not commit or allow any waste, impairment, or deterioration of the Property. Grantor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Grantor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Grantor will notify Lender of all demands, proceedings, claims, and actions against Grantor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Grantor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Grantor will in no way rely on Lender's inspection.

**Authority to Perform.** If Grantor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Grantor appoints Lender as attorney in fact to sign Grantor's name or pay any amount necessary for performance. Lender's right to perform for Grantor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument.

**Leaseholds; Condominiums; Planned Unit Developments.** Grantor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or a planned unit development, Grantor will perform all of Grantor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.

**Condemnation.** Grantor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Grantor authorizes Lender to intervene in Grantor's name in any of the above described actions or claims. Grantor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

**Insurance.** Grantor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. What Lender requires pursuant to the preceding two sentences can change during the term of the Secured Debt. The insurance carrier providing the insurance shall be chosen by Grantor subject to Lender's approval, which shall not be unreasonably withheld. If Grantor fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause." Grantor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Grantor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Grantor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Grantor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Grantor. If the Property is acquired by Lender, Grantor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

**Financial Reports and Additional Documents.** Grantor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Grantor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Grantor's obligations under this Security Instrument and Lender's lien status on the Property.

6. **WARRANTY OF TITLE.** Grantor warrants that Grantor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to irrevocably grant, convey and sell the Property to Trustee, in trust, with power of sale. Grantor also warrants that the Property is unencumbered, except for encumbrances of record.
7. **DUE ON SALE.** Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, a transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable.

**8. DEFAULT.** Grantor will be in default if any of the following occur:

**Fraud.** Any Consumer Borrower engages in fraud or material misrepresentation in connection with the Secured Debt that is an open-end home equity plan.

**Payments.** Any Consumer Borrower on any Secured Debt that is an open-end home equity plan fails to make a payment when due.

**Property.** Any action or inaction by the Borrower or Grantor occurs that adversely affects the Property or Lender's rights in the Property. This includes, but is not limited to, the following: (a) Grantor fails to maintain required insurance on the Property; (b) Grantor transfers the Property; (c) Grantor commits waste or otherwise destructively uses or fails to maintain the Property such that the action or inaction adversely affects Lender's security; (d) Grantor fails to pay taxes on the Property or otherwise fails to act and thereby causes a lien to be filed against the Property that is senior to the lien of this Security Instrument; (e) a sole Grantor dies; (f) if more than one Grantor, any Grantor dies and Lender's security is adversely affected; (g) the Property is taken through eminent domain; (h) a judgment is filed against Grantor and subjects Grantor and the Property to action that adversely affects Lender's interest; or (i) a prior lienholder forecloses on the Property and as a result, Lender's interest is adversely affected.

**Executive Officers.** Any Borrower is an executive officer of Lender or an affiliate and such Borrower becomes indebted to Lender or another lender in an aggregate amount greater than the amount permitted under federal laws and regulations.

**9. REMEDIES ON DEFAULT.** In addition to any other remedy available under the terms of this Security Instrument, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Grantor is in default. In some instances, federal and state law will require Lender to provide Grantor with notice of the right to cure, or other notices and may establish time schedules for foreclosure actions.

At the option of the Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. Lender shall be entitled to, without limitation, the power to sell the Property.

If there is a default, Trustee shall, at the request of the Lender, advertise and sell the Property as a whole or in separate parcels at public auction to the highest bidder for cash and convey absolute title free and clear of all right, title and interest of Grantor at such time and place as Trustee designates. Trustee shall give notice of sale including the time, terms and place of sale and a description of the Property to be sold as required by the applicable law in effect at the time of the proposed sale.

Upon sale of the Property and to the extent not prohibited by law, Trustee shall make and deliver a deed to the Property sold which conveys absolute title to the purchaser, and after first paying all fees, charges and costs, shall pay to Lender all moneys advanced for repairs, taxes, insurance, liens, assessments and prior encumbrances and interest thereon, and the principal and interest on the Secured Debt, paying the surplus, if any, to Grantor. Lender may purchase the Property. The recitals in any deed of conveyance shall be prima facie evidence of the facts set forth therein.

The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Grantor's default, Lender does not waive Lender's right to later consider the event a default if it happens again.

**10. EXPENSES; ADVANCES ON COVENANTS; ATTORNEYS' FEES; COLLECTION COSTS.** If Grantor breaches any covenant in this Security Instrument, Grantor agrees to pay all expenses Lender incurs in performing such covenants or protecting its security interest in the Property. Such expenses include, but are not limited to, fees incurred for inspecting, preserving, or otherwise protecting the Property and Lender's security interest. These expenses are payable on demand and will bear interest from the date of payment until paid in full at the highest rate of interest in effect as provided in the terms of the Secured Debt. Grantor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. To the extent permitted by the United States Bankruptcy Code, Grantor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secured Debt as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect until released. Grantor agrees to pay for any recordation costs of such release.



- 11. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES.** As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.
- Grantor represents, warrants and agrees that:
- A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
  - B. Except as previously disclosed and acknowledged in writing to Lender, Grantor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.
  - C. Grantor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Grantor shall take all necessary remedial action in accordance with any Environmental Law.
  - D. Grantor shall immediately notify Lender in writing as soon as Grantor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.
- 12. ESCROW FOR TAXES AND INSURANCE.** Unless otherwise provided in a separate agreement, Grantor will not be required to pay to Lender funds for taxes and insurance in escrow.
- 13. JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND.** All duties under this Security Instrument are joint and individual. If Grantor signs this Security Instrument but does not sign an evidence of debt, Grantor does so only to mortgage Grantor's interest in the Property to secure payment of the Secured Debt and Grantor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Grantor, Grantor agrees to waive any rights that may prevent Lender from bringing any action or claim against Grantor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Grantor and Lender.
- 14. SEVERABILITY; INTERPRETATION.** This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.
- 15. SUCCESSOR TRUSTEE.** Lender, at Lender's option, may from time to time remove Trustee and appoint a successor trustee without any other formality than the designation in writing. The successor trustee, without conveyance of the Property, shall succeed to all the title, power and duties conferred upon Trustee by this Security Instrument and applicable law.
- 16. NOTICE.** Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by both first class mail and either registered or certified mail, return receipt requested, to the appropriate party's address on page 1 of this Security Instrument, or to any other address designated in writing. Notice to one grantor will be deemed to be notice to all grantors.
- 17. USE OF PROPERTY.** The property subject to this Deed of Trust is not used principally for agricultural purposes.
- 18. LINE OF CREDIT.** The Secured Debt includes a revolving line of credit. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.
- 19. APPLICABLE LAW.** This Security Instrument is governed by the laws as agreed to in the Secured Debt, except to the extent required by the laws of the jurisdiction where the Property is located, and applicable federal laws and regulations.

20. **RIDERS.** The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.

[Check all applicable boxes]

☐ Assignment of Leases and Rents

☐ Other

21. ☐ **ADDITIONAL TERMS.**

22. **SIGNATURES:** By signing below, Grantor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Grantor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.

(Signature) Rhett E Taylor (Date) 3/8/07 (Signature) [Signature] (Date) 3/8/07

(Signature) **RHETT E TAYLOR**

**ACKNOWLEDGMENT:**

STATE OF WA

COUNTY OF King

} ss.

I certify that I know of have satisfactory evidence that Rhett E Taylor (Individual) [Signature]

is/are the individual(s) who appeared before me, and said individual(s) acknowledged that she/he/they signed this instrument and acknowledged it to be a free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 3/8/2007

My appointment expires:



(Signature) [Signature] Notary Public in and for the State of Washington, residing at)

**REQUEST FOR RECONVEYANCE**

(Not to be completed until paid in full)

**TO TRUSTEE:**

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel this Deed of Trust, which is delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

(Authorized Bank Signature)

Date



**Exhibit "A"**

Real property in the County of Snohomish, State of Washington, described as follows:

LOT 31, WREN GLEN NO. 2, AS PER PLAT RECORDED IN VOLUME 21 OF PLATS, PAGE 110, RECORDS OF SNOHOMISH COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SNOHOMISH, STATE OF WASHINGTON.

Tax Parcel Number: 006183-000-031-00

MORTGAGEDEED\_A



4489618321346141

EXHIBIT C



**National City**Now a part of  PNC

Date: October 2, 2009

Re: Home Equity Line of Credit Account Number: 618321346141  
Total Past Amount Due: \$1868.14

Dear Rhett E Taylor:

Congratulations! You\* have been approved for participation in a repayment modification program ("Repayment Program"). The Repayment Program can help you bring your Loan current and reduce your monthly payment.

This letter sets out the terms and conditions of the Repayment Program. If you wish to participate in the Repayment Program, please sign the enclosed *Borrower Acknowledgement and Acceptance* form, and return it, along with a payment of \$237.57 (which will be applied to your Loan balance) with the enclosed return envelope, to:

National City Bank  
Attn: Homeowners Assistance 01-7103  
P.O. Box 5570  
Cleveland, OH 44197-1201

In order to take advantage of this offer, your payment of \$237.57, and signed *Borrower Acknowledgement and Acceptance* form, must be received no later than October 23, 2009. Please keep a copy of this letter and the *Borrower Acknowledgement and Acceptance* form for your records.

**Summary of Changes**

The home equity line of credit agreement that governs your Account ("Line Agreement") is modified as set forth below. The provisions below are intended to replace temporarily parts of the sections of your Line Agreement called "Finance Charge for Line and Fixed Rate Lock Advances and During the Repayment Period." As noted below, while these modifications are in place, your interest rate and minimum monthly payment will be reduced.

**Changes to your Line Agreement**

Any capitalized term used in this letter but not defined has the same meaning as in the Line Agreement. Please refer to your Line Agreement while reviewing this letter.

- Your outstanding Line balance (including any unpaid finance charges) as of the date of this letter is \$151,730.82.
- Your outstanding FRL balance (including any unpaid finance charges), which balance does not include any FRL Advance related to the purchase of flood insurance, is \$0.00.
- If flood insurance was purchased for you, the premium for that insurance will continue to be accounted for on your Account as a separate FRL Advance, and no interest will accrue on this FRL balance. Your separate outstanding FRL balance related to the purchase of flood insurance is \$0.00.
- The **ANNUAL PERCENTAGE RATE\*\*** applicable to your outstanding Line balance and FRL balance (except, as noted above, any FRL balance related to flood insurance) will be reduced to **a fixed rate of one percent (1%) per annum** for Twenty-Four (24) consecutive billing cycles beginning on 10/23/09 and ending on 10/23/11 ("Temporary Repayment Period"). The periodic rate of **FINANCE CHARGE\*\*\*** for each billing cycle during the Temporary Repayment Period will be **a fixed rate of 0.08%\*\***. During the Temporary Repayment Period, your Line Minimum Payment will be \$237.57 and your FRL Minimum Payment will be \$0.00. Both payments total \$237.57 and this total is your "New Payment."
- Your first New Payment will be due on 10/30/09, and thereafter on the date stated on your monthly statement. Complete payment instructions are set out on your monthly statement.
- During the Temporary Repayment Period, you will not be able to obtain Advances on your Line.
- At the end of the Temporary Repayment Period, all of the original terms and conditions of your Line Agreement will apply. If, at that time, you want to be able to obtain Advances on your Line, you must ask us to reinstate your credit privileges. However, your request may be declined if a condition then exists that would allow us to terminate or suspend your Line. **Your request will be declined if your account privileges were terminated before the date of this letter.**
- If you fail to comply with the terms of the Repayment Program, you will be in default of your Line Agreement, and the Repayment Program will immediately terminate without any additional notice to you unless required by applicable law.
- If the Repayment Program is terminated because of your default, the original terms and conditions of your Line Agreement will immediately apply, and you will no longer receive the reduced interest rate or be permitted to pay the corresponding New Payment as set out in this letter.
- During the Temporary Repayment Period, except as modified by this letter, all terms and conditions of your Line Agreement remain in effect.
- National City's receipt of your signed and dated *Borrower Acknowledgement and Acceptance* form and your payment of \$237.57, means that you agree with all of the terms and conditions of the Repayment Program.
- If you would like to make automatic payments, please complete the ACH automatic payment debit information on the enclosed *Borrower Acknowledgement and Acceptance Form*.

We look forward to working with you. If you have any questions, please feel free to contact us at 866-622-2657 ext. 67020.

Sincerely,  
Homeowners Assistance  
National City Bank

\* "You" or "Your," as used herein, means all Line borrowers.

\*\* The way in which finance charges are computed on your Line balance will not change.

\*\*\*The finance charge for each billing cycle is computed at the annual percentage rate (APR) divided by 12.



Now a part of PNC

## BORROWER ACKNOWLEDGEMENT AND ACCEPTANCE

Each of the undersigned has read the terms and conditions of the Repayment Program offer dated 10/2/2009 and hereby accepts and agrees to the terms and conditions of the Repayment Program.

All individuals to whom the attached offer letter is addressed must sign below.

X Rhett E Taylor 10/20/09  
Rhett E Taylor Signature Date

X Laurie D. Taylor 10/20/09  
Print Name (If more than one person is listed on the account) Signature Date  
Laurie D. Taylor 10/20/09  
Day-time Phone Number

### ACH Automatic Payment Debit Information

I authorize and direct the depository bank where I have my checking/savings account named below ("Depository Bank") to make the payment to National City for my line of credit account on the account's payment due date as shown on my monthly billing statement, and to charge my checking or savings' account as designated below.

### PLEASE ATTACH A VOIDED CHECK OR A DEPOSIT SLIP FOR VERIFICATION OF DEPOSITORY INFORMATION

I understand that if I have a variable rate loan, I will receive prior written notice of any change in my payment amount and when it will go into effect. National City may, if necessary, initiate ACH credit entries/adjustments to the account indicated above in case of any debit entry initiated in error.

Rhett E. Taylor 548-80-5768 Rhett E Taylor 10/20/09  
Name of deposit account holder Social Security # Account holder's signature Date  
618 321 346 141  
Depository Bank Name Account Number

\$237.57 618321346141

EXHIBIT D

PNC Bank

Attn: Hannah

Fax #: 412-803-2978

Please let this letter serve as authorization for PNC Bank to Auto Debit our account for monthly payments of \$237.57. Account Number is routing 325081403 and checking 3584453208. Please see voided check below to verify bank and numbers.

Thank you.

*Rhett E. Taylor*  
Rhett E. Taylor

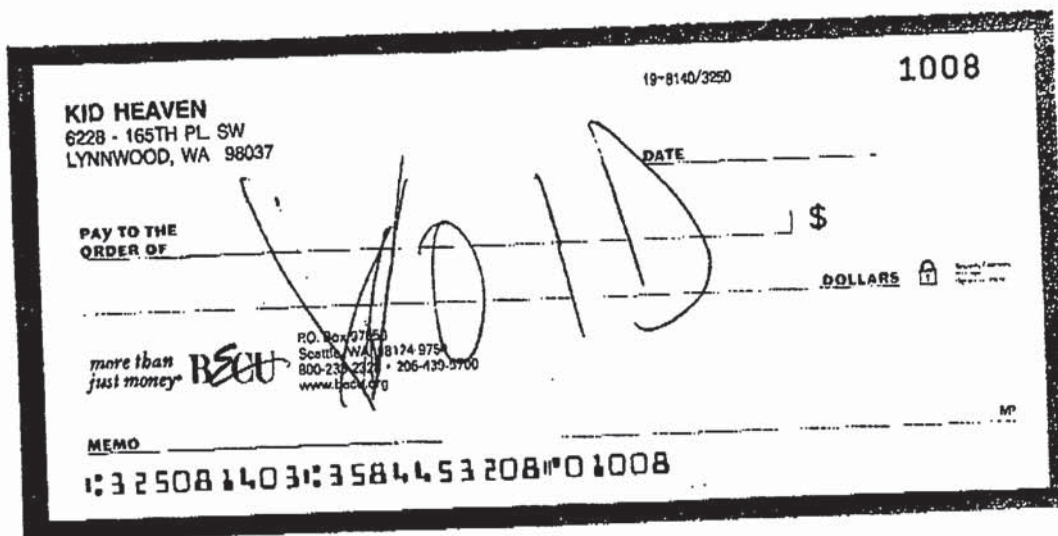


EXHIBIT E

**Home equity line of credit**

Account # XXXX XXXX XXXX 6141  
 Statement closing date 04/05/11  
 New balance \$149,919.60  
 Minimum payment \$237.57  
 Due date 04/30/11

Questions?  
 pnc.com/homeequityonline  
 1-877-526-3603

**Your account summary**

Previous balance	\$150,033.28	Total credit limit	\$150,000.00
Payment received on 03/31/11 - thank you	\$237.57	Total available credit	\$0.00
Purchases	\$0.00		
Advances	\$0.00		
Late and overlimit fees	\$0.00		
Finance charges	\$123.89		
Credits	\$0.00		
<b>New balance</b>	<b>\$149,919.60</b>		
Minimum payment	\$237.57		
Due date	04/30/11		

\$237.57 WILL BE WITHDRAWN FROM YOUR ACCOUNT AND  
 CREDITED AS YOUR AUTOMATIC PAYMENT ON 04/30/11.

**Your transactions**

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
03/31	03/31	F4264002U00CHGDGA	AUTO-PAY - THANK YOU 1950224203	\$237.57-
04/05	04/05		*FINANCE CHARGE*	123.89

5170 WOG 001 7 2 110405 0 E PAGE 1 of 3 1 0 4264 6100 L571 OA5170CE

**PNC BANK**  
 PO BOX 5570  
 CLEVELAND OH 44101-0570

Account # XXXX XXXX XXXX 6141  
 New balance \$149,919.60  
 Minimum payment \$237.57  
 Due date 04/30/11

PAYMENT ENCLOSED

\$    ,    .

44896183213461410014991960000002375700000237573

RHETT E TAYLOR  
 6228 165TH PL SW  
 LYNNWOOD WA 98037-2725

Make check payable to:

PNC BANK  
 PO BOX 856177  
 LOUISVILLE KY 40285-6177



L 4 4 8 L 5 0 0 0 0 0 8 0 9 6 1 8 3 2 1 3 4 6 1 4 1 L 0 0 1

PNC BANK - 168



## Terms and conditions

**Crediting of Payments:** Payments received by us at P.O. Box 856177, Louisville, KY 40285-6177 by 5:00 P.M. Eastern Time, will be credited as of that day. Payments received after 5:00 P.M. Eastern Time, will be credited as of the following day. Do not send cash. The bottom portion of this statement must accompany your payment and be inserted in the envelope provided. The payment address must be placed in the window of the envelope. Do not fold check or bottom portion of this statement. Paper clips, staples, tape, or other correspondence should not be included with your payment. If you fail to follow these payment instructions, the crediting of such payment to your account may be delayed up to 5 days.

**Important information about Credit Availability:** In order to ensure there is enough time for a payment to clear the account on which it is drawn, we may not make the payment amount available to re-borrow for a period of 10 or 14 days, depending on the amount of the payment and other factors. Even if the payment amount is not available immediately, the payment will be credited on receipt if and as provided in the section called "Crediting of Payments" above.

**Notice To Customers Paying by Check:** When you make a payment with a personal check, you authorize us to use information from your check to make a one-time electronic transfer from your account or to process the payment as a check transaction. This means your account could be debited as early as the same day the payment is received. Your check will no longer be sent to your bank for processing. It will be destroyed and a copy will be retained. Therefore, you will no longer receive the original or a copy of your check back from your bank. Also, the way in which the transaction appears on your bank statement will change. Your statement will now show a line item for an electronic entry initiated by PNC Bank, and will include the check number, payee and the check amount. If you have questions regarding the conversion of your payment to an electronic transfer, you may call 1-866-622-4257. Otherwise, for all other Customer Service issues, please refer to the toll free number on the front of this statement.

**Important Notice Regarding Delinquency Regarding Credit Bureau Reporting:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Regarding Delinquency Message:** This is an attempt to collect debt (claim) and any information obtained will be used for that purpose.

**Regarding Bankruptcy Message:** The following applies to any recipient of this statement who is entitled to the protections afforded by 11 U.S.C. 362 and 11 U.S.C. 524 of the U.S. Bankruptcy Code. This statement is for informational purposes only. This statement is not a demand for payment or an attempt to collect, assess, or recover a claim against you that arose before the commencement of your case.

**Balance Calculations For Equity Line of Credit, Private Equity, Private and Signature Accounts:** We use the average daily balance to figure finance charges on all Account transactions. To get the average daily balance for the Line we take the beginning balance of the Line each day, add any new Advances including if applicable, any fees (other than annual, late, overlimit fee, cash item and subordination fees) and other debits, and subtract any payments or credits and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance.

**For Equity Line of Credit Accounts with a Fixed Rate Lock Option:** To get the average daily balance for a Fixed Rate Lock (FRL), we take the beginning balance on each FRL each day, subtract any payments or credits and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. If the front of your statement shows a daily periodic rate, the finance charge may be determined by (1) multiplying each of the average daily balances by the number of days in the billing cycle, (2) multiplying each of the results by the applicable daily periodic rate, and (3) adding these products together. Your agreement describes how the Annual Percentage Rate is calculated.

**Broker, Construction, Discount, Line Mod, Rate Mod, Rate Buy-Down, Promo Balance Transfer, or Processing Fee Finance Charges:** If a broker fee, construction fee, discount fee, line or rate modification fee, promo balance transfer fee, buy-down fee or processing fee "Finance Charge" is itemized on the front of your statement, that transaction is not included in the finance charge summary section of your statement.

**Lost or Stolen Checks or Cards:** You must immediately report lost or stolen checks or cards by calling the Customer Service number on the front of the statement.

### Billing Rights Summary

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at PNC Bank, P.O. Box 5343, MS # BR-YB58-01-8, Cleveland, OH 44101 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your current mailing address. (If we own or operate the merchant or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

OAS170CE - 9 - 01/10/2011





Account # XXXX XXXX XXXX 6141  
 Statement closing date 04/05/11

### Your finance charges

TYPE OF BALANCE	CORRESPONDING ANNUAL PERCENTAGE RATE (APR)	MONTHLY PERIODIC RATE (MAY VARY)	AVERAGE DAILY BALANCE	FINANCE CHARGE
Purchases	1.00%	0.083%	\$1,094.85	\$0.91
Advances	1.00%	0.083%	\$148,165.31	\$122.98

Blended APR: 1.00%  
 Days in billing cycle: 30

### Important information - please read

Your account is currently closed.

EXHIBIT F



October 4, 2011

Rhett Taylor  
6228 165th Pl Sw  
Lynnwood, WA 98037

Re: Home Equity Line of Credit Account ending in 6141

Dear Rhett Taylor:

We recognize that the terms of your Temporary Home Equity Line Modification **(Temporary Repayment Program)** are due to expire in the near future or may have already expired this month. Therefore, we are offering you the opportunity to extend your modified line terms for an additional two (2) years. During this extension, the interest rate on your line will not "reset" (increase to its original rate), and your modified monthly payment will remain the same until the end of this extension period.

Should you accept our offer, for which you have already been conditionally approved, the following modified line terms will continue until the new expiration date:

- Your monthly payment will continue to be \$238.00 for 24 months.
- Your interest rate will continue to be 1% for 24 months.

**Accept This Offer by Taking One Easy Step**

1. Sign and return the attached Borrower Acknowledgment and Acceptance Form. A return envelope with postage paid has been included for your convenience.

**In order to complete and process your Temporary Repayment Program request, we must receive the Borrower Acknowledgment and Acceptance Form no later than October 24, 2011. Please read and refer to the important Terms and Conditions of the Temporary Repayment Program on the reverse side.**

If you have any questions about this offer, please do not hesitate to contact us at 866-622-2657 ext. 67020.

Sincerely,

Homeowners Assistance  
PNC Bank





Rhett Taylor  
6228 165th Pl Sw  
Lynnwood, WA 98037

**Return Your Documentation To:**

PNC Bank  
6750 Miller Road, LOC BR-YB58-01-3  
Brecksville, OH 44141

Home Equity Line of Credit Account Ending in 6141

**BORROWER ACKNOWLEDGMENT AND ACCEPTANCE FORM**

By signing below, each of the undersigned acknowledges and agrees as follows:

1. I/we understand that this two (2) year loan modification extension (Temporary Repayment Program) offer has been conditionally approved for my/our Home Equity Line of Credit account referenced above, provided that PNC Bank receives this completed Form, by **October 24, 2011**.
2. **I/we have read and understand the Terms and Conditions of this extension (Temporary Repayment Program) contained in the letter dated 10/4/2011. By signing below, I/we acknowledge and accept the Terms and Conditions of the Temporary Repayment Program.**
3. I/we understand and acknowledge that (i) had the opportunity to review this Form (ii) confirms that we continue to experience financial hardship (iii) confirms that we are not in active bankruptcy and (iv) understand and accept the term of this extension (v) the Line will be reported to credit bureaus as in a modification program and the first payment will report as current.
4. I/we understand that this Form temporarily amends the Agreement for my/our Line and that I/we should make a copy of the signed Form and keep it with my/our important papers.

\_\_\_\_\_  
Rhett Taylor

\_\_\_\_\_  
Date

\_\_\_\_\_  
<Borrower name if more than one Borrower >

\_\_\_\_\_  
Date

Telephone Number (required) \_\_\_\_\_

**ACH Automatic Payment Debit Information**

I/we authorize and direct the depository bank where I/we have my/our checking/savings account named below ("Depository Bank") to make the payment to PNC Bank for my/our Home Equity Line of Credit account on the account's payment due date as shown on the monthly billing statement, and to charge my/our checking or savings account as designated below.

**PLEASE ATTACH A VOIDED CHECK OR A DEPOSIT SLIP FOR VERIFICATION OF DEPOSITORY INFORMATION**

I understand that at the end of this extension (Temporary Repayment Period), since the Line has a variable rate, I/we will receive prior written notice of any change in my payment amount and when it will go into effect. PNC Bank may, if necessary, initiate ACH credit entries/adjustments to the account indicated above in case of any debit entry initiated in error.

\_\_\_\_\_  
Name of deposit account holder

\_\_\_\_\_  
Social Security #

\_\_\_\_\_  
Account holder's signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Depository Bank Name Account Number

### ***Terms and Conditions of the Temporary Repayment Program***

#### ***Summary of Changes to your\* Line Agreement:***

The Home Equity Line of Credit agreement that governs your Line ("Line Agreement") is modified as set forth below. The provisions below are intended to temporarily replace parts of the sections of your Line Agreement called "Finance Charge for Line and Fixed Rate Lock (FRL) Advances and During the Repayment Period." As noted below, while this temporary modification is in place, your interest rate and minimum monthly payment will be temporarily reduced for the specific period listed below.

#### ***Changes to your Line Agreement***

Any capitalized term used in this letter but not otherwise defined has the same meaning as in the Line Agreement. Please refer to your Line Agreement while reviewing this letter.

- Your outstanding Line balance (including any unpaid finance charges) as of the date of this letter is \$149,838.77.
- Your outstanding FRL balance (including any unpaid finance charges), which balance does not include any FRL Advances related to the purchase of flood insurance, is \$0.00.
- If flood insurance was purchased for you, the premium for that insurance will continue to be accounted for on your Line as a separate FRL Advance, and no interest will accrue on this FRL balance. Your separate outstanding FRL balance related to the purchase of flood insurance is \$0.00.
- The ANNUAL PERCENTAGE RATE applicable to your outstanding Line balance and FRL balance (except, as noted above, any FRL balance related to flood insurance) will continue to be 1% for 24 months. The periodic rate of FINANCE CHARGE\*\* for each billing cycle during the Temporary Repayment Period will continue to be a fixed rate of 1%.\*\*\* During the Temporary Repayment Period, your Line Minimum Payment will continue to be \$238.00 and your FRL Minimum Payment will continue to be \$0.00. Both payments total \$238.00 and this total is your "New Payment."
- During this extension (Temporary Repayment Period), you will not be able to obtain any new Advances on your Line.
- At the end of this extension (Temporary Repayment Period), all of the original terms and conditions of your Line Agreement will apply. If, at that time, you want to be able to obtain new Advances on your Line and as long as the Line is still in the draw period, you must ask us to reinstate your credit privileges. However, your request may be declined if a condition then exists that would allow us to terminate or suspend your Line. Your request will be declined if your Line privileges were terminated before the date of this letter.
- If you fail to comply with the terms of this extension (Temporary Repayment Program), you will be in default of your Line Agreement, and this extension (Temporary Repayment Program) will immediately terminate without any additional notice to you unless required by applicable law.
- If this extension (Temporary Repayment Program) is terminated because of your default, the original terms and conditions of your Line Agreement will immediately apply, and you will no longer receive the reduced interest rate or be permitted to pay the corresponding New Payment as set out in this letter.
- During this extension (Temporary Repayment Period), except as modified by the Terms and Conditions of the Temporary Repayment Program, all terms and conditions of your Line Agreement will remain in effect.
- The Temporary Repayment Program offer will be withdrawn if PNC Bank does not receive the completed Borrower Acknowledgment and Acceptance Form by October 24, 2011.
- If you would like to make automatic payments, you must complete the ACH automatic payment debit information on the enclosed *Borrower Acknowledgement and Acceptance form*.

\* "You" or "Your," as used herein, means all Line borrowers.

\*\* The way in which finance charges are computed on your Line balance will not change.

\*\*\*The finance charge for each billing cycle is computed at the annual percentage rate (APR) divided by 12.

This is an attempt to collect a debt (claim) and any information obtained will be used for that purpose.

This notice is only for customers who have filed for protection under the U.S. Bankruptcy Code: Unless you have signed a reaffirmation agreement with PNC Bank, and that agreement has been filed with the bankruptcy court (and not subsequently rescinded or disallowed) you should disregard all portions of this letter which state or suggest that you still have a personal liability to pay PNC Bank. You may wish to consult with an attorney regarding this letter, your bankruptcy and the ability of PNC Bank to enforce its lien on the collateral. If you have obtained a discharge under the Bankruptcy Code this letter is for informational purposes or to protect our interests in the collateral.

EXHIBIT G

**Home equity line of credit**

Account # XXXX XXXX XXXX 6141  
 Statement closing date 06/05/11  
 New balance \$149,484.67  
 Minimum payment \$237.57  
 Due date 06/30/11

Questions?  
 pnc.com/homeequityonline  
 1-877-526-3603

**Your account summary**

Previous balance	\$149,835.92	Total credit limit	\$150,000.00
Total payments received - thank you	\$712.71	Total available credit	\$0.00
Purchases	\$237.57		
Advances	\$0.00		
Late and overlimit fees	\$0.00		
Finance charges	\$123.89		
Credits	\$0.00		
<b>New balance</b>	<b>\$149,484.67</b>		
Minimum payment	\$237.57		
Due date	06/30/11		

\$237.57 WILL BE WITHDRAWN FROM YOUR ACCOUNT AND  
 CREDITED AS YOUR AUTOMATIC PAYMENT ON 06/30/11.

**Your transactions**

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
05/09	05/09	F42640041000PR129	ADJUSTMENT-PAYMENTS	\$237.57
05/17	05/17	74489604901MMJ525	PAYMENT*THANK YOU CLEARTRAN PA	237.57-
05/31	05/31	F4264004P00CHGDDA	AUTO-PAY - THANK YOU 1950224203	237.57-
05/31	05/31	F4264004P00CHGDDA	AUTO-PAY - THANK YOU 1950224203	237.57-
06/05	06/05		*FINANCE CHARGE*	123.89

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**PNC BANK**  
 PO BOX 5570  
 CLEVELAND OH 44101-0570

Account # XXXX XXXX XXXX 6141  
 New balance \$149,484.67  
 Minimum payment \$237.57  
 Due date 06/30/11

PAYMENT ENCLOSED

\$    ,    .

44896183213461410014948467000002375700000237573

RHETT E TAYLOR  
 6228 165TH PL SW  
 LYNNWOOD WA 98037-2725

Make check payable to:

PNC BANK  
 PO BOX 856177  
 LOUISVILLE KY 40285-6177



L 448 L 5000 0080 9618321346141 L 001

PNC BANK - 174



## Terms and conditions

**Crediting of Payments:** Payments received by us at P.O. Box 856177, Louisville, KY 40285-6177 by 5:00 P.M. Eastern Time, will be credited as of that day. Payments received after 5:00 P.M. Eastern Time, will be credited as of the following day. Do not send cash. The bottom portion of this statement must accompany your payment and be inserted in the envelope provided. The payment address must be placed in the window of the envelope. Do not fold check or bottom portion of this statement. Paper clips, staples, tape, or other correspondence should not be included with your payment. If you fail to follow these payment instructions, the crediting of such payment to your account may be delayed up to 5 days.

**Important information about Credit Availability:** In order to ensure there is enough time for a payment to clear the account on which it is drawn, we may not make the payment amount available to re-borrow for a period of 10 or 14 days, depending on the amount of the payment and other factors. Even if the payment amount is not available immediately, the payment will be credited on receipt if and as provided in the section called "Crediting of Payments" above.

**Notice To Customers Paying by Check:** When you make a payment with a personal check, you authorize us to use information from your check to make a one-time electronic transfer from your account or to process the payment as a check transaction. This means your account could be debited as early as the same day the payment is received. Your check will no longer be sent to your bank for processing. It will be destroyed and a copy will be retained. Therefore, you will no longer receive the original or a copy of your check back from your bank. Also, the way in which the transaction appears on your bank statement will change. Your statement will now show a line item for an electronic entry initiated by PNC Bank, and will include the check number, payee and the check amount. If you have questions regarding the conversion of your payment to an electronic transfer, please refer to the toll free number on the front of this statement.

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- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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OA5170CE - 10 - 05/17/2011





Account # XXXX XXXX XXXX 6141

Statement closing date 06/05/11

**Your finance charges**

TYPE OF BALANCE	CORRESPONDING ANNUAL PERCENTAGE RATE (APR)	MONTHLY PERIODIC RATE (MAY VARY)	AVERAGE DAILY BALANCE	FINANCE CHARGE
Purchases	1.00%	0.083%	\$1,094.85	\$0.91
Advances	1.00%	0.083%	\$148,165.31	\$122.98

Blended APR: 1.00%

Days in billing cycle: 30

**Important information - please read**

Your account is currently closed.

When using a bill payer service to make a payment, please use the first sixteen digits of the number located directly above the "Make check payable to:" instructions. Please contact us at 1-888-PNC-BANK with any questions.



RHETT E TAYLOR, visit [pnc.com](http://pnc.com) to take advantage of our free online bill payment service to ensure your monthly payment arrives on time, avoid late fees and maintain your good credit rating.

## Home equity line of credit

Account # XXXX XXXX XXXX 6141  
 Statement closing date 07/06/11  
 New balance \$149,708.56  
 Minimum payment \$237.57  
 Due date 07/31/11

Questions?  
[pnc.com/homeequityonline](http://pnc.com/homeequityonline)  
 1-877-526-3603

### Your account summary

Previous balance	\$149,484.67	Total credit limit	\$150,000.00
Total payments received - thank you	\$475.14	Total available credit	\$0.00
Purchases	\$575.14		
Advances	\$0.00		
Late and overlimit fees	\$0.00		
Finance charges	\$123.89		
Credits	\$0.00		
<b>New balance</b>	<b>\$149,708.56</b>		
Minimum payment	\$237.57		
Due date	07/31/11		

### Your transactions

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
06/06	06/06	F4264004X000Q1AUT	RETURNED CHECK CHG	\$30.00
06/06	06/06	F4264004X000Q1AUT	RETURNED CHECK CHG	30.00
06/06	06/06	F4264004X000Q1157	ADJUSTMENT-PAYMENTS	237.57
06/06	06/06	F4264004X000Q1157	ADJUSTMENT-PAYMENTS	237.57
06/06	06/06		PREVIOUS CYCLE LATE FEE	40.00
06/09	06/09	74489605001MMJ525	PAYMENT*THANK YOU CLEARTRAN PA	237.57-
06/30	06/30	F4264005M00CHGDDA	AUTO-PAY - THANK YOU 1950224203	237.57-
07/06	07/06		*FINANCE CHARGE*	123.89

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**PNC BANK**  
 PO BOX 5570  
 CLEVELAND OH 44101-0570

Account # XXXX XXXX XXXX 6141  
 New balance \$149,708.56  
 Minimum payment \$237.57  
 Due date 07/31/11

PAYMENT ENCLOSED

\$    ,    .

44896183213461410014970856000002375700000237578

RHETT E TAYLOR  
 6228 165TH PL SW  
 LYNNWOOD WA 98037-2725

Make check payable to:

PNC BANK  
 PO BOX 856177  
 LOUISVILLE KY 40285-6177

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PNC BANK - 177



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OA5170CE - 10 - 05/17/2011





Account # XXXX XXXX XXXX 6141

Statement closing date 07/06/11

**Your finance charges**

TYPE OF BALANCE	CORRESPONDING ANNUAL PERCENTAGE RATE (APR)	MONTHLY PERIODIC RATE (MAY VARY)	AVERAGE DAILY BALANCE	FINANCE CHARGE
Purchases	1.00%	0.083%	\$1,094.85	\$0.91
Advances	1.00%	0.083%	\$148,165.31	\$122.98

Blended APR: 1.00%

Days in billing cycle: 31

**! Important information - please read**

Your account is currently closed.

When using a bill payer service to make a payment, please use the first sixteen digits of the number located directly above the "Make check payable to:" instructions. Please contact us at 1-888-PNC-BANK with any questions.



**Home equity line of credit**

RHETT E TAYLOR, your account is past due. Visit [pnc.com/options](http://pnc.com/options) where we may have payment options for you, or call 1-866-622-2657 ext 44700.

Account # XXXX XXXX XXXX 6141  
 Statement closing date 08/05/11  
 New balance \$150,110.02  
 Total minimum payment due \$712.71  
 Due date 08/30/11

Questions?  
[pnc.com/homeequityonline](http://pnc.com/homeequityonline)  
 1-866-622-2657

**Your account summary**

Previous balance	\$149,708.56	Total credit limit	\$150,000.00
Payment received on 07/31/11 - thank you	\$237.57	Total available credit	\$0.00
Purchases	\$475.14		
Advances	\$0.00		
Late and overlimit fees	\$40.00		
Finance charges	\$123.89		
Credits	\$0.00		
<b>New balance</b>	<b>\$150,110.02</b>		
Past due amount - due now	\$237.57		
Past due 30 days - due now	\$237.57		
Current minimum payment	\$237.57		
Total minimum payment due	\$712.71		
Due date	08/30/11		

**Your transactions**

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
07/07	07/07	F4264005W000PR188	ADJUSTMENT-PAYMENTS	\$237.57
07/31	07/31	F4264006R000PR216	ADJUSTMENT-PAYMENTS	237.57
07/31	07/31	F4264006L00CHGDDA	AUTO-PAY - THANK YOU 1950224203	237.57-
08/05	08/05		LATE FEE	40.00
08/05	08/05		*FINANCE CHARGE*	123.89

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PO BOX 5570  
 CLEVELAND OH 44101-0570

Account # XXXX XXXX XXXX 6141  
 New balance \$150,110.02  
 Total minimum payment due \$712.71  
 Due date 08/30/11

PAYMENT ENCLOSED

\$    ,    .

44896183213461410015011002000002375700000712710

RHETT E TAYLOR  
 6228 165TH PL SW  
 LYNNWOOD WA 98037-2725

Make check payable to:

PNC BANK  
 PO BOX 856177  
 LOUISVILLE KY 40285-6177



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PNC BANK - 180

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OA5170CE - 10 - 05/17/2011





Account #

XXXX XXXX XXXX 6141

Statement closing date

08/05/11

**Your finance charges**

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Purchases	1.00%	0.083%	\$1,094.85	\$0.91
Advances	1.00%	0.083%	\$148,165.31	\$122.98

Blended APR: 1.00%

Days in billing cycle: 30

**Important information - please read**

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AMOUNT PAST DUE. FOR QUESTIONS, CALL US AT  
1-866-622-2657.

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Account # XXXX XXXX XXXX 6141  
 Statement closing date 09/05/11  
 New balance \$149,323.61  
 Minimum payment \$237.57  
 Due date 09/30/11

Questions?  
[pnc.com/homeequityonline](http://pnc.com/homeequityonline)  
 1-877-526-3603

**Your account summary**

Previous balance	\$150,110.02	Total credit limit	\$150,000.00
Total payments received - thank you	\$950.28	Total available credit	\$0.00
Purchases	\$0.00		
Advances	\$0.00		
Late and overlimit fees	\$40.00		
Finance charges	\$123.87		
Credits	\$0.00		
<b>New balance</b>	<b>\$149,323.61</b>		
Minimum payment	\$237.57		
Due date	09/30/11		

**Your transactions**

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
08/27	08/27	74489607H01MMJ528	PAYMENT*THANK YOU CLEARTRAN PA	\$237.57-
08/30	08/30	F4264007J00CHGDDA	AUTO-PAY - THANK YOU 1950224203	712.71-
09/05	09/05		LATE FEE	40.00
09/05	09/05		*FINANCE CHARGE*	123.87

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PO BOX 5570  
 CLEVELAND OH 44101-0570

Account # XXXX XXXX XXXX 6141  
 New balance \$149,323.61  
 Minimum payment \$237.57  
 Due date 09/30/11

PAYMENT ENCLOSED

\$    ,    .

44896183213461410014932361000007127100000237579

RHETT E TAYLOR  
 6228 165TH PL SW  
 LYNNWOOD WA 98037-2725

Make check payable to:

PNC BANK  
 PO BOX 856177  
 LOUISVILLE KY 40285-6177



L 448 L 5000 0080 9618321346141 L 001

PNC BANK - 183

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- The dollar amount of the suspected error.
- Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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OA5170CE - 10 - 05/17/2011







Account # XXXX XXXX XXXX 6141

Statement closing date

09/05/11

**Your finance charges**

TYPE OF BALANCE	CORRESPONDING ANNUAL PERCENTAGE RATE (APR)	MONTHLY PERIODIC RATE (MAY VARY)	AVERAGE DAILY BALANCE	FINANCE CHARGE
Purchases	1.00%	0.083%	\$1,072.17	\$0.89
Advances	1.00%	0.083%	\$148,165.31	\$122.98

Blended APR: 1.00%  
Days in billing cycle: 31

 Important information - please read

Your account is currently closed.

**Home equity line of credit**

RHETT E TAYLOR, your account is past due. Visit [pnc.com/options](http://pnc.com/options) where we may have payment options for you, or call 1-866-622-2657 ext 44700.

Account # XXXX XXXX XXXX 6141  
 Statement closing date 10/06/11  
 New balance \$149,962.66  
 Total minimum payment due \$485.35  
 Due date 10/31/11

Questions?  
[pnc.com/homeequityonline](http://pnc.com/homeequityonline)  
 1-866-622-2657

**Your account summary**

Previous balance	\$149,323.61	Total credit limit	\$150,000.00
Total payments received - thank you	\$475.14	Total available credit	\$0.00
Purchases	\$950.28		
Advances	\$0.00		
Late and overlimit fees	\$40.00		
Finance charges	\$123.91		
Credits	\$0.00		
<b>New balance</b>	<b>\$149,962.66</b>		
Past due amount - due now	\$123.89		
Past due 30 days - due now	\$237.57		
Current minimum payment	\$123.89		
<b>Total minimum payment due</b>	<b>\$485.35</b>		
<b>Due date</b>	<b>10/31/11</b>		

**Your transactions**

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
09/06	09/06	F4264007T000PR249	ADJUSTMENT-PAYMENTS	\$712.71
09/06	09/06		*FINANCE CHARGE* PREV CYCLE PURCHASES	0.02
09/07	09/07	74489607V01MMJ525	PAYMENT*THANK YOU CLEARTRAN PA	237.57-
09/30	09/30	F4264008P000PR279	ADJUSTMENT-PAYMENTS	237.57
09/30	09/30	F4264008H00CHGDDA	AUTO-PAY - THANK YOU 1950224203	237.57-
10/06	10/06		LATE FEE	40.00
10/06	10/06		*FINANCE CHARGE*	123.89

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PO BOX 5570  
 CLEVELAND OH 44101-0570

Account # XXXX XXXX XXXX 6141  
 New balance \$149,962.66  
 Total minimum payment due \$485.35  
 Due date 10/31/11

PAYMENT ENCLOSED

\$    ,    .

44896183213461410014996266000002375700000485351

RHETT E TAYLOR  
 6228 165TH PL SW  
 LYNNWOOD WA 98037-2725

Make check payable to:

PNC BANK  
 PO BOX 856177  
 LOUISVILLE KY 40285-6177



L 4 4 8 L 5 0 0 0 0 0 8 0 9 6 1 8 3 2 1 3 4 6 1 4 1 L 0 0 1

PNC BANK - 186

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**Notice To Customers Paying by Check:** When you make a payment with a personal check, you authorize us to use information from your check to make a one-time electronic transfer from your account or to process the payment as a check transaction. This means your account could be debited as early as the same day the payment is received. Your check will no longer be sent to your bank for processing. It will be destroyed and a copy will be retained. Therefore, you will no longer receive the original or a copy of your check back from your bank. Also, the way in which the transaction appears on your bank statement will change. Your statement will now show a line item for an electronic entry initiated by PNC Bank, and will include the check number, payee and the check amount. If you have questions regarding the conversion of your payment to an electronic transfer, please refer to the toll free number on the front of this statement.

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OA5170CE - 10 - 05/17/2011





Account # XXXX XXXX XXXX 6141  
 Statement closing date 10/06/11

### Your finance charges

TYPE OF BALANCE	CORRESPONDING ANNUAL PERCENTAGE RATE (APR)	MONTHLY PERIODIC RATE (MAY VARY)	AVERAGE DAILY BALANCE	FINANCE CHARGE
Purchases	1.00%	0.083%	\$1,094.85	\$0.91
Advances	1.00%	0.083%	\$148,165.31	\$122.98

Blended APR: 1.00%  
 Days in billing cycle: 31

### Important information - please read

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 AMOUNT PAST DUE. FOR QUESTIONS, CALL US AT  
 1-866-622-2657.

Your account is currently closed.



**Home equity line of credit**

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Account # XXXX XXXX XXXX 6141  
 Statement closing date 11/04/11  
 New balance \$150,232.28  
 Total minimum payment due \$714.97  
 Due date 11/29/11

Questions?  
[pnc.com/homeequityonline](http://pnc.com/homeequityonline)  
 1-866-622-2657

**Your account summary**

Previous balance	\$149,962.66	Total credit limit	\$150,000.00
Total payments received - thank you	\$722.92	Total available credit	\$0.00
Purchases	\$485.35		
Advances	\$0.00		
Late and overlimit fees	\$40.00		
Finance charges	\$467.19		
Credits	\$0.00		
<b>New balance</b>	<b>\$150,232.28</b>		
Past due amount - due now	\$123.89		
Past due 30 days - due now	\$123.89		
Current minimum payment	\$467.19		
<b>Total minimum payment due</b>	<b>\$714.97</b>		
<b>Due date</b>	<b>11/29/11</b>		

**Your transactions**

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
10/17	10/17	74489609201MMJ528	PAYMENT*THANK YOU CLEARTRAN PA	\$237.57-
10/31	10/31	F4264009L000PR308	ADJUSTMENT-PAYMENTS	485.35
10/31	10/31	F4264009G00CHGDDA	AUTO-PAY - THANK YOU 1950224203	485.35-
11/04	11/04		LATE FEE	40.00
11/04	11/04		*FINANCE CHARGE*	467.19

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PO BOX 5570  
 CLEVELAND OH 44101-0570

Account # XXXX XXXX XXXX 6141  
 New balance \$150,232.28  
 Total minimum payment due \$714.97  
 Due date 11/29/11

PAYMENT ENCLOSED

\$    ,    .

44896183213461410015023228000004853500000714979

RHETT E TAYLOR  
 6228 165TH PL SW  
 LYNNWOOD WA 98037-2725

Make check payable to:

PNC BANK  
 PO BOX 856177  
 LOUISVILLE KY 40285-6177



L 4 4 8 L 5 0 0 0 0 0 8 0 9 6 1 8 3 2 1 3 4 6 1 4 1 L 0 0 1

PNC BANK - 189



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OA5170CE - 10 - 05/17/2011





Account #

XXXX XXXX XXXX 6141

Statement closing date

11/04/11

**Your finance charges**

TYPE OF BALANCE	CORRESPONDING ANNUAL PERCENTAGE RATE (APR)	MONTHLY PERIODIC RATE (MAY VARY)	AVERAGE DAILY BALANCE	FINANCE CHARGE
Purchases	3.75%	0.313%	\$1,094.85	\$3.43
Advances	3.75%	0.313%	\$148,165.31	\$463.76

Blended APR: 3.75%

Days in billing cycle: 29

**! Important information - please read**

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AMOUNT PAST DUE. FOR QUESTIONS, CALL US AT  
1-866-622-2657.

Your account is currently closed.



RHETT E TAYLOR, your account is past due. Visit  
pnc.com/options where we may have payment options for  
you, or call 1-866-622-2657 ext 44700.

## Home equity line of credit

Account # XXXX XXXX XXXX 6141  
Statement closing date 12/06/11  
New balance \$150,451.69  
Total minimum payment due \$934.38  
Due date 12/31/11

Questions?  
pnc.com/homeequityonline  
1-866-622-2657

### Your account summary

Previous balance	\$150,232.28	Total credit limit	\$150,000.00
Total payments received - thank you	\$962.75	Total available credit	\$0.00
Purchases	\$714.97		
Advances	\$0.00		
Late and overlimit fees	\$0.00		
Finance charges	\$467.19		
Credits	\$0.00		
New balance	\$150,451.69		
Past due amount - due now	\$467.19		
Current minimum payment	\$467.19		
Total minimum payment due	\$934.38		
Due date	12/31/11		

### Your transactions

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
11/10	11/10	74489609S01MMJ520	PAYMENT*THANK YOU CLEARTRAN PA	\$247.78-
11/29	11/29	F426400AK000PR339	ADJUSTMENT-PAYMENTS	714.97
11/29	11/29	F426400AD00CHGDDA	AUTO-PAY - THANK YOU 1950224203	714.97-
12/06	12/06		*FINANCE CHARGE*	467.19

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PO BOX 5570  
CLEVELAND OH 44101-0570

Account # XXXX XXXX XXXX 6141  
New balance \$150,451.69  
Total minimum payment due \$934.38  
Due date 12/31/11

PAYMENT ENCLOSED

\$    ,    .

44896183213461410015045169000007149700000934380

RHETT E TAYLOR  
6228 165TH PL SW  
LYNNWOOD WA 98037-2725

Make check payable to:

PNC BANK  
PO BOX 856177  
LOUISVILLE KY 40285-6177



L 4 4 8 L 5 0 0 0 0 0 8 0 9 6 1 8 3 2 1 3 4 6 1 4 1 L 0 0 1

PNC BANK - 192



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OAS170CE - 10 - 05/17/2011





Account #

XXXX XXXX XXXX 6141

Statement closing date

12/06/11

**Your finance charges**

TYPE OF BALANCE	CORRESPONDING ANNUAL PERCENTAGE RATE (APR)	MONTHLY PERIODIC RATE (MAY VARY)	AVERAGE DAILY BALANCE	FINANCE CHARGE
Purchases	3.75%	0.313%	\$1,094.85	\$3.43
Advances	3.75%	0.313%	\$148,165.31	\$463.76

Blended APR: 3.75%  
Days in billing cycle: 32

**Important information - please read**

YOUR ACCOUNT IS DELINQUENT. PLEASE REMIT THE  
AMOUNT PAST DUE. FOR QUESTIONS, CALL US AT  
1-866-622-2657.

Your account is currently closed.



**Home equity line of credit**

RHETT E TAYLOR, your account is past due. Visit [pnc.com/options](http://pnc.com/options) where we may have payment options for you, or call 1-866-622-2657 ext 44700.

Account # XXXX XXXX XXXX 6141  
 Statement closing date 01/06/12  
 New balance \$150,965.59  
 Total minimum payment due \$1,401.57  
 Due date 01/31/12

Questions?  
[pnc.com/homeequityonline](http://pnc.com/homeequityonline)  
 1-866-622-2657

**Your account summary**

Previous balance	\$150,451.69	Total credit limit	\$150,000.00
Payment received on 12/30/11 - thank you	\$934.38	Total available credit	\$0.00
Purchases	\$934.38		
Advances	\$0.00		
Late and overlimit fees	\$46.71		
Finance charges	\$467.19		
Credits	\$0.00		
New balance	\$150,965.59		
Past due amount - due now	\$467.19		
Past due 30 days - due now	\$467.19		
Current minimum payment	\$467.19		
Total minimum payment due	\$1,401.57		
Due date	01/31/12		

**Your transactions**

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
12/30	12/30	F426400CN000PR006	ADJUSTMENT-PAYMENTS	\$934.38
12/30	12/30	F426400BC00CHGDDA	AUTO-PAY - THANK YOU 1950224203	934.38-
01/06	01/06		LATE FEE	46.71
01/06	01/06		*FINANCE CHARGE*	467.19

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PO BOX 5570  
 CLEVELAND OH 44101-0570

Account # XXXX XXXX XXXX 6141  
 New balance \$150,965.59  
 Total minimum payment due \$1,401.57  
 Due date 01/31/12

PAYMENT ENCLOSED

\$    ,    .

44896183213461410015096559000009343800001401577

RHETT E TAYLOR  
 6228 165TH PL SW  
 LYNNWOOD WA 98037-2725

Make check payable to:

PNC BANK  
 PO BOX 856177  
 LOUISVILLE KY 40285-6177



L 4 4 8 L 5 0 0 0 0 0 8 0 9 6 1 8 3 2 1 3 4 6 1 4 1 L 0 0 1

PNC BANK - 195

## Terms and conditions

**Crediting of Payments:** Payments received by us at P.O. Box 856177, Louisville, KY 40285-6177 by 5:00 P.M. Eastern Time, will be credited as of that day. Payments received after 5:00 P.M. Eastern Time, will be credited as of the following day. Do not send cash. The bottom portion of this statement must accompany your payment and be inserted in the envelope provided. The payment address must be placed in the window of the envelope. Do not fold check or bottom portion of this statement. Paper clips, staples, tape, or other correspondence should not be included with your payment. If you fail to follow these payment instructions, the crediting of such payment to your account may be delayed up to 5 days.

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**Broker, Construction, Discount, Line Mod, Rate Mod, Rate Buy-Down, Promo Balance Transfer, or Processing Fee Finance Charges:** If a broker fee, construction fee, discount fee, line or rate modification fee, promo balance transfer fee, buy-down fee or processing fee "Finance Charge" is itemized on the front of your statement, that transaction is not included in the finance charge summary section of your statement.

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- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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OAS170CE - 10 - 05/17/2011





Account #

XXXX XXXX XXXX 6141

Statement closing date

01/06/12

**Your finance charges**

TYPE OF BALANCE	CORRESPONDING ANNUAL PERCENTAGE RATE (APR)	MONTHLY PERIODIC RATE (MAY VARY)	AVERAGE DAILY BALANCE	FINANCE CHARGE
Purchases	3.75%	0.313%	\$1,094.85	\$3.43
Advances	3.75%	0.313%	\$148,165.31	\$463.76

Blended APR: 3.75%  
Days in billing cycle: 31

**! Important information - please read**

YOUR ACCOUNT IS DELINQUENT. PLEASE REMIT THE  
AMOUNT PAST DUE. FOR QUESTIONS, CALL US AT  
1-866-622-2657.

TOTAL \*FINANCE CHARGE\* PAID IN 2011 \$3082.72

Your account is currently closed.

EXHIBIT H



**Home equity line of credit**

RHETT E TAYLOR, visit [pnc.com](http://pnc.com) to take advantage of our free online bill payment service to ensure your monthly payment arrives on time, avoid late fees and maintain your good credit rating.

Account # XXXX XXXX XXXX 6141  
 Statement closing date 02/03/12  
 New balance \$150,077.92  
 Minimum payment \$467.19  
 Due date 02/28/12

Questions?  
[pnc.com](http://pnc.com)  
 1-877-526-3603

**Your account summary**

Previous balance	\$150,965.59	Total credit limit	\$150,000.00
Payment received on 01/31/12 - thank you	\$1,401.57	Total available credit	\$0.00
Purchases	\$0.00		
Advances	\$0.00		
Late and overlimit fees	\$46.71		
Finance charges	\$467.19		
Credits	\$0.00		
<b>New balance</b>	<b>\$150,077.92</b>		
Minimum payment	\$467.19		
Due date	02/28/12		

**Your transactions**

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
01/31	01/31	F426400DF00CHGDDA	AUTO-PAY - THANK YOU 1950224203	\$1,401.57-
02/03	02/03		LATE FEE	46.71
02/03	02/03		*FINANCE CHARGE*	467.19

**Your finance charges**

TYPE OF BALANCE	CORRESPONDING ANNUAL PERCENTAGE RATE (APR)	MONTHLY PERIODIC RATE (MAY VARY)	AVERAGE DAILY BALANCE	FINANCE CHARGE
Purchases	3.75%	0.313%	\$1,094.85	\$3.43

(continued on next page)

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PO BOX 5570  
 CLEVELAND OH 44101-0570

Account # XXXX XXXX XXXX 6141  
 New balance \$150,077.92  
 Minimum payment \$467.19  
 Due date 02/28/12

PAYMENT ENCLOSED

\$    ,    .

44896183213461410015007792000014015700000467193

RHETT E TAYLOR  
 6228 165TH PL SW  
 LYNNWOOD WA 98037-2725

Make check payable to:

PNC BANK  
 PO BOX 856177  
 LOUISVILLE KY 40285-6177



L 448 L 5000 0080 9618321346141 L 001

PNC BANK - 198



## Terms and conditions

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OA5170CE - 10 - 05/17/2011





Account # XXXX XXXX XXXX 6141  
Statement closing date 02/03/12

## Your finance charges (continued)

TYPE OF BALANCE	CORRESPONDING ANNUAL PERCENTAGE RATE (APR)	MONTHLY PERIODIC RATE (MAY VARY)	AVERAGE DAILY BALANCE	FINANCE CHARGE
Advances	3.75%	0.313%	\$148,165.31	\$463.76

Blended APR: 3.75%  
Days in billing cycle: 28

**i** Important information - please read

TOTAL \*FINANCE CHARGE\* PAID IN 2011 \$3082.72

Your account is currently closed.

**Home equity line of credit**

RHETT E TAYLOR, your account is past due. Visit [pnc.com/options](http://pnc.com/options) where we may have payment options for you, or call 1-866-622-2657 ext 44700.

Account # XXXX XXXX XXXX 6141  
 Statement closing date 02/29/12  
 New balance \$151,931.09  
 Total minimum payment due \$2,273.65  
 Due date 03/25/12

Questions?

[pnc.com](http://pnc.com)

1-866-622-2657

**Your account summary**

Previous balance	\$150,077.92	Total credit limit	\$150,000.00
Payment received	\$0.00	Total available credit	\$0.00
Purchases	\$1,401.57		
Advances	\$0.00		
Late and overlimit fees	\$46.71		
Finance charges	\$404.89		
Credits	\$0.00		
<b>New balance</b>	<b>\$151,931.09</b>		
Past due amount - due now	\$467.19		
Past due 30 days - due now	\$467.19		
Past due 60 days - due now	\$467.19		
Past due 90 days - due now	\$467.19		
Current minimum payment	\$404.89		
Total minimum payment due	\$2,273.65		
Due date	03/25/12		

**Your transactions**

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
02/06	02/06	F426400DM000PR037	ADJUSTMENT-PAYMENTS	\$1,401.57
02/29	02/29		LATE FEE	46.71
02/29	02/29		*FINANCE CHARGE*	404.89

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PO BOX 5570  
 CLEVELAND OH 44101-0570

Account # XXXX XXXX XXXX 6141  
 New balance \$151,931.09  
 Total minimum payment due \$2,273.65  
 Due date 03/25/12

PAYMENT ENCLOSED

\$    ,    .   

44896183213461410015193109000014015700002273657

RHETT E TAYLOR  
 6228 165TH PL SW  
 LYNNWOOD WA 98037-2725

Make check payable to:

PNC BANK  
 PO BOX 856177  
 LOUISVILLE KY 40285-6177



L 4 4 8 L 5 0 0 0 0 0 8 0 9 6 1 8 3 2 1 3 4 6 1 4 1 L 0 0 1

PNC BANK - 201



## Terms and conditions

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- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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OA5170CE - 10 - 05/17/2011







Account #

XXXX XXXX XXXX 6141

Statement closing date

02/29/12

**Your finance charges**

TYPE OF BALANCE	CORRESPONDING ANNUAL PERCENTAGE RATE (APR)	MONTHLY PERIODIC RATE (MAY VARY)	AVERAGE DAILY BALANCE	FINANCE CHARGE
Purchases	3.75%	0.313%	\$948.87	\$2.97
Advances	3.75%	0.313%	\$128,409.93	\$401.92

Blended APR: 3.75%

Days in billing cycle: 30

**Important information - please read**

TOTAL \*FINANCE CHARGE\* PAID IN 2011 \$3082.72

EXHIBIT I



ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/10/2019 TIME: 02:17 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: I99 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
  
DATE: 05/10/2019 TIME: 02:02 | ACTIVITY: NU - TCPA - Cell Consent Edit (NU)  
PLACE CALLED: | CONTACT:  
STATE: - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: NEUS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: Phone Number consent updated from Y to N on 09/30/2016 by NCS  
  
DATE: 05/10/2019 TIME: 11:28 | ACTIVITY: DE - Document Entry (DE)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: SZBKE | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: upload cert mail receipt AND manual payoff letter to LIS and sending payoff letter to maker via cert mail.  
  
DATE: 05/10/2019 TIME: 08:19 | ACTIVITY: DE - Document Entry (DE)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: SZBKE | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: added manual payoff request to the CACS sharepoint  
  
DATE: 05/09/2019 TIME: 16:29 | ACTIVITY: LN - Correspondence Sent - Non CACS (LN)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: SZNKC | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: email to bkpayoffrequest: \*\*\*Hello, Acct#: 4489618321346141 Requesting Party:  
OKTT Laurie Taylor Good-Through Date: 30 days Mail to: 6228 165th Pl Sw Lynnwood, WA 98037-2725 Attn: Laurie Taylor Please Note: Acct is in RMS: NCC1/DEAD.  
Thank you.



ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/09/2019 TIME: 16:27 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Ok To Talk To (Z)  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: SZNKC | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: IC 4254789603 tt oktt laurie taylor called for lien release accessed acct via  
RMS adv balance present adv oktt cannot release lien until bal is satisfied, o  
ktt stated bk discharged, adv yes but discharge does not remove lien. oktt sta  
ted hired attny and intends to dispute in court. adv REG would be intouch. re  
q payoff , adv would mail. 425-478-9603 cell phone oktt req payoff 30 day mai  
led 6228 165th Pl SwLynnwood, WA 98037-2725 Complaint Reference #: 21912900497  
2

DATE: 05/09/2019 TIME: 15:55 | ACTIVITY: MS - Manual Account Setup (MS)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: SZNKC | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:

DATE: 06/28/2018 TIME: 02:32 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: I99 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:

DATE: 06/27/2018 TIME: 13:27 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Ok To Talk To (Z)  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: SZBJV | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: CID:412-803-2479 OKTTT Laurie ver. her name MKR. full name mailing address and  
social was calling to request original loan documents did not know would still  
owe loan after BK adv. located will print and send

DATE: 06/27/2018 TIME: 13:26 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Ok To Talk To (Z)  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4BLW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: ic z 4128032479 trans to bk to get reaffirmation paper work sent out

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 06/27/2018 TIME: 13:21 | ACTIVITY: MS - Manual Account Setup (MS)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: SZBJV | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:

DATE: 05/31/2018 TIME: 02:48 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: I99 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:

DATE: 05/30/2018 TIME: 13:47 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: | CONTACT: Ok To Talk To (Z)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: SZPSH | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: oc tt ok tt wanted to req settlement packet gave website to access packet

DATE: 05/30/2018 TIME: 13:40 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Ok To Talk To (Z)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: SZAWO | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: ic 4254789603 tt ok tt called back in about a settlement package waned to speak  
woth someone from that dept immediately.. so I pulled up the account.. and saw  
she would have to speak with a BK rep.. so I called over to BK

DATE: 05/30/2018 TIME: 13:34 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Ok To Talk To (Z)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4TEF | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: ic:425-478-9603 tt ok tt; sd she spoke with a bk specialist and wanted to do a  
settlement; was warm transferring to bk specialist but oktt did not respond whe  
n trying to warm transfer

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/30/2018 TIME: 13:32 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Bank Contact (K)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: SZBJV | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: CID: 440-546-2747 PL85062 BR-YB58-01-3 Westley Hoag ver. mngr. log id and mails  
top provided acc.# was going to transfer OKTTT no answer on the other line

DATE: 05/30/2018 TIME: 13:25 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Bank Contact (K)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: SZJFK | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: rcvd cll from pnc rep Trivia Y. Fletcher, ver'd Westley Hoag Operations Superv  
isor PNCNT\PL85062 PL85062 , advsd wld need bnkrptcy area, ms sd will try  
there

DATE: 05/30/2018 TIME: 13:14 | ACTIVITY: MS - Manual Account Setup (MS)  
PLACE CALLED: | CONTACT:  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4TEF | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:

DATE: 05/25/2018 TIME: 01:50 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: I99 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:

DATE: 05/24/2018 TIME: 14:14 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Ok To Talk To (Z)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: SZBKE | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: cid oaker stephanie from pnc-PL91154, mgr, mailstop-calledin. then spoke w/oktt  
laurie taylor- verfed mkr full name, mkr addr, mkr DOB. acct update not needed  
now. sd we have a lien that needs to be removed. sd this discharged in bky. ch  
ecked RMS NCC1 DEAD. advised mkr the balance disch in bky but not the lien and  
as long as theres a balance the lien will stay. oktt asked for balance amt- adv  
sied 152,865.47. oktt asked if that could be negotiated- advised of poss settle  
ment. suggest to oktt tt a realtor or real estate atty for advice. gave oktt 85  
5/hours for bky dept. no further questions.

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/24/2018 TIME: 14:04 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Ok To Talk To (Z)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4SKO | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: ic#4254789603 tt oktt laurie said this is showing up on title for house but sho  
uldnt be transfer to bk

DATE: 05/24/2018 TIME: 13:51 | ACTIVITY: MS - Manual Account Setup (MS)  
PLACE CALLED: | CONTACT:  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4SKO | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:

DATE: 05/23/2018 TIME: 09:02 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: I99 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:

DATE: 05/22/2018 TIME: 15:04 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Secondary Accountholder (Y)  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4CIS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: ic: 425-478-9603, pl90297 tt-rep tt- mkr 425-478-9603 advise Old national city  
loan 4489618321346141 not covered ,Customer BK Equity discharge didn't cover l  
oan. Customer said it is showing on her report want to remove it. Xfer to BK Sp  
ec,

DATE: 05/22/2018 TIME: 14:56 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Bank Contact (K)  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: SZJEZ | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: ic#tt rep pl82674...wanted to get cacs account number....does not have the new  
one...was inactive at conversion



ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/22/2018 TIME: 14:56 | ACTIVITY: MS - Manual Account Setup (MS)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: SZJEZ | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
  
DATE: 11/12/2013 TIME: 01:48 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: I01 - INACTIVE (I01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000531  
  
DATE: 11/12/2013 TIME: 15:23 | ACTIVITY: PI - Pending Inactive Routing (PI)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000530  
COLLECTION HISTORY: snding acct INA,acct dschrgd & termd, no liable, no value  
  
DATE: 11/12/2013 TIME: 15:23 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: No Answer (N)  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000530  
COLLECTION HISTORY: sml pu thn hu.  
  
DATE: 10/21/2013 TIME: 15:55 | ACTIVITY: MA - Monitor Account (MA)  
PLACE CALLED: | CONTACT:  
STATE: D19 - 11/04 | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000508  
COLLECTION HISTORY: monitr f/respnce  
  
DATE: 10/21/2013 TIME: 15:55 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 000000508  
COLLECTION HISTORY: @ 425-742-8401

LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 09/10/2013 TIME: 10:42  
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ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 09/26/2013 TIME: 14:42 | ACTIVITY: MA - Monitor Account (MA)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 10/10 | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000483  
COLLECTION HISTORY: monitr f/respnce

DATE: 09/26/2013 TIME: 14:41 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 000000483

DATE: 09/05/2013 TIME: 10:49 | ACTIVITY: MA - Monitor Account (MA)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 09/16 | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000462  
COLLECTION HISTORY: to early to cll, collatrl lttr snt,monitr f/respnce

DATE: 09/05/2013 TIME: 10:49 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD: BATCH  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT: LB2424XY BKP - Request Surrender of Collateral  
EXCUSE: | DEM/ENTITY CODE: P | UD-7: 000000462

DATE: 08/14/2013 TIME: 14:02 | ACTIVITY: MA - Monitor Account (MA)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 08/29 | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000440  
COLLECTION HISTORY: monitr f/respnce

DATE: 08/14/2013 TIME: 14:01 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 000000440

LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 07/12/2013 TIME: 14:02  
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ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 07/26/2013 TIME: 14:02 | ACTIVITY: MA - Monitor Account (MA)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 08/10 | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000421  
COLLECTION HISTORY: monitr f/respnce

DATE: 07/26/2013 TIME: 14:01 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Accountholder (A)  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000421  
COLLECTION HISTORY: mkr ci-425-742-8401 regrding lttr. sd home poss being f/c. sd wrking w/1st to p  
revnt it. sd sale schdled f/8/2/13. sd wll cllbk w/info.

DATE: 07/12/2013 TIME: 15:16 | ACTIVITY: MA - Monitor Account (MA)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 09/02 | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000407  
COLLECTION HISTORY: accnt dschrgd & termd,no liable,collatrl lttr snt,monitr f/respnce

DATE: 07/12/2013 TIME: 15:15 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD: BATCH  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT: LB2424XY BKP - Request Surrender of Collateral  
EXCUSE: | DEM/ENTITY CODE: P | UD-7: 000000407

DATE: 06/10/2013 TIME: 13:57 | ACTIVITY: MA - Monitor Account (MA)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 07/11 | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000375  
COLLECTION HISTORY: monitr f/respnce

DATE: 06/10/2013 TIME: 13:57 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: Person | DEM/ENTITY CODE: | UD-7: 000000375  
COLLECTION HISTORY: lmtc w/mkrs wf

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 06/10/2013 TIME: 13:52 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: No Answer (N)  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000375

DATE: 04/23/2013 TIME: 16:36 | ACTIVITY: MA - Monitor Account (MA)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 06/05 | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000327  
COLLECTION HISTORY: acct dschrgd & termd, no liable, cont. to monitr f/vol pmnts

DATE: 04/19/2013 TIME: 15:16 | ACTIVITY: ER - Event Schedule Remove (ER)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000323

DATE: 04/19/2013 TIME: 15:16 | ACTIVITY: ED - Event Schedule Deleted (ED)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT: PR  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000323  
COLLECTION HISTORY: 1) RK O 2) RB O 3) RI I 4) RQ I  
5) RJ I 6) RX I 7) RG I 8) RH I

DATE: 04/19/2013 TIME: 15:16 | ACTIVITY: MA - Monitor Account (MA)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 07/18 | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000323  
COLLECTION HISTORY: acct dschrgd & termd, no liable, Unable to send no reaff/no payment letter due  
to Legal Letter Hold, will set out for further review.

DATE: 03/12/2013 TIME: 02:02 | ACTIVITY: SC - Status Change (SC)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: BK\_CD=N  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000286

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 03/12/2013 TIME: 14:33 | ACTIVITY: MA - Monitor Account (MA)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 04/15 | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000285  
COLLECTION HISTORY: snt no reaff no pmnt lttr to mkr, monitr f/respnce.

DATE: 03/12/2013 TIME: 14:32 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD: BATCH  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT: LB2416XY  
EXCUSE: | DEM/ENTITY CODE: P | UD-7: 000000285

DATE: 03/12/2013 TIME: 14:30 | ACTIVITY: LU - Legal Status Update (LU)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DXA | CURRENCY: | LTR/PMT: BANKRPTN BK Status = N (Discharged w/o Liable)  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000285

DATE: 01/27/2013 TIME: 02:10 | ACTIVITY: CD - CUSTOM DATA TRANSACTION (CD)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: WSR  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000242

DATE: 06/14/2012 TIME: 02:59 | ACTIVITY: EO - Event Schedule Overdue (EO)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: PR  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000015

DATE: 05/31/2012 TIME: 19:21 | ACTIVITY: ST - Strata Enterprise Transaction Recvd (ST)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000001



ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/31/2012 TIME: 19:21 | ACTIVITY: WO - Write-Off (WO)  
PLACE CALLED: | CONTACT:  
STATE: D19 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 152,865.47  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000001

DATE: 05/31/2012 TIME: 19:21 | ACTIVITY: DB - Debit Activity (DB)  
PLACE CALLED: | CONTACT:  
STATE: B19 - ACTION REQUIRED (B19) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 152,865.47  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000001

DATE: 05/31/2012 TIME: 19:21 | ACTIVITY: SM - State Management Activity (SM)  
PLACE CALLED: | CONTACT:  
STATE: B19 - ACTION REQUIRED (B19) | STATE POSITION: STATE MANAGEPRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000000001

COLLECTION HISTORY: 2) -B31 4TNC

DATE: 05/23/2012 TIME: 14:24 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: B19 - ACTION REQUIRED (B19) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4TNC | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 006

COLLECTION HISTORY: 425-742-8401...tt maker // advised status of acct // maker said he was working  
on mod w/1st mtg // will discuss w/wife and call back tomorrow to let me know i  
f voluntary payment will be made

DATE: 05/10/2012 TIME: 16:24 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: B19 - ACTION REQUIRED (B19) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4TNC | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 006

DATE: 05/09/2012 TIME: 18:21 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: B19 - ACTION REQUIRED (B19) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4CAL | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 006

COLLECTION HISTORY: Per Etrade 120 day analysis for April 2012: Do not proceed with Foreclosure;  
go through normal charge off process

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 04/30/2012 TIME: 03:43 | ACTIVITY: ST - Strata Enterprise Transaction Recvd (ST)  
PLACE CALLED: | CONTACT:  
STATE: B19 - ACTION REQUIRED (B19) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 006

DATE: 04/30/2012 TIME: 03:43 | ACTIVITY: SM - State Management Activity (SM)  
PLACE CALLED: | CONTACT:  
STATE: B19 - ACTION REQUIRED (B19) | STATE POSITION: STATE MANAGEPRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 006  
COLLECTION HISTORY: 2) +B31

DATE: 04/17/2012 TIME: 16:01 | ACTIVITY: PV - Property Valuation (PV)  
PLACE CALLED: | CONTACT:  
STATE: B19 - ACTION REQUIRED (B19) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ELG | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 005  
COLLECTION HISTORY: upload to lis-- per first american -- Rhett E Taylor and Laurie D Taylor-- acqu  
ired 1/14/92--TAXES 2012 1st half not yet due-- hmstd ex: no-- 1st positoin to  
Greenpoint Mortgage Funding for \$196k dated 4/17/03(cbr shows discharged throug  
h bk, amrtz tbl bal \$171,622.63) -- 2nd position this loan for \$150k dated 3/6/  
07(cacs princ bal \$152,398.28) -- NOLA=\$385k--bpo dated 4/10/12 \$220k --tri lev  
el sfr detached-- not listed -- occupied-- avg condition-- mpv=no

DATE: 04/05/2012 TIME: 14:20 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: B19 - ACTION REQUIRED (B19) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ELG | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 005  
COLLECTION HISTORY: Your Exterior - Standard order for Loan Number 4489618321346141 has been receiv  
ed by Equity Pointe Asset Services. The Valuation ID for this order is 110633

DATE: 04/05/2012 TIME: 11:51 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: B19 - ACTION REQUIRED (B19) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ELG | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 005  
COLLECTION HISTORY: Ordering for 120 Reporting process: Title Order 44889523 Has Successfully Been  
Placed(75.00) -- ordered new bpo(74.00) no confirmation email received at this  
time

ACCOUNT KEY: 101120 4489618321346141  
DATE: 03/30/2012 TIME: 03:53  
PLACE CALLED:  
STATE: B19 - ACTION REQUIRED (B19)  
PROMISE 1:  
COLLECTOR:  
EXCUSE:

DATE RANGE: BEGINNING - END  
ASCENDING  
REQUESTOR: 4EEW  
ACTIVITY: ST - Strata Enterprise Transaction Recvd (ST)  
CONTACT:  
STATE POSITION: PRIMARY  
PRINT METHOD:  
PROMISE 2:  
CURRENCY: | LTR/PMT:  
DEM/ENTITY CODE: | UD-7: 005

DATE: 03/16/2012 TIME: 03:14  
PLACE CALLED:  
STATE: B19 - ACTION REQUIRED (B19)  
PROMISE 1:  
COLLECTOR:  
EXCUSE:

ACTIVITY: EO - Event Schedule Overdue (EO)  
CONTACT:  
STATE POSITION: PRIMARY  
PRINT METHOD:  
PROMISE 2:  
CURRENCY: | LTR/PMT: PR  
DEM/ENTITY CODE: | UD-7: 004

DATE: 02/29/2012 TIME: 03:24  
PLACE CALLED:  
STATE: B19 - ACTION REQUIRED (B19)  
PROMISE 1:  
COLLECTOR:  
EXCUSE:

ACTIVITY: ST - Strata Enterprise Transaction Recvd (ST)  
CONTACT:  
STATE POSITION: PRIMARY  
PRINT METHOD:  
PROMISE 2:  
CURRENCY: | LTR/PMT:  
DEM/ENTITY CODE: | UD-7: 004

DATE: 02/20/2012 TIME: 02:11  
PLACE CALLED:  
STATE: B19 - ACTION REQUIRED (B19)  
PROMISE 1:  
COLLECTOR:  
EXCUSE:

ACTIVITY: EO - Event Schedule Overdue (EO)  
CONTACT:  
STATE POSITION: PRIMARY  
PRINT METHOD:  
PROMISE 2:  
CURRENCY: | LTR/PMT: PR  
DEM/ENTITY CODE: | UD-7: 003

DATE: 02/16/2012 TIME: 09:34  
PLACE CALLED:  
STATE: B19 - ACTION REQUIRED (B19)  
PROMISE 1:  
COLLECTOR: 4BTA  
EXCUSE:

ACTIVITY: IR - Information Requested Received (IR)  
CONTACT:  
STATE POSITION: PRIMARY  
PRINT METHOD:  
PROMISE 2:  
CURRENCY: | LTR/PMT:  
DEM/ENTITY CODE: | UD-7: 003

DATE: 02/16/2012 TIME: 09:34  
PLACE CALLED:  
STATE: B29 - REAFFIRMATION (B29)  
PROMISE 1:  
COLLECTOR: 4BTA  
EXCUSE:

ACTIVITY: RS - Remove Secondary (RS)  
CONTACT:  
STATE POSITION: SECONDARY-1  
PRINT METHOD:  
PROMISE 2:  
CURRENCY: | LTR/PMT:  
DEM/ENTITY CODE: | UD-7: 003

COLLECTION HISTORY: per pacer...standard discharge on 5/25/11 for case number 11-11481. removing b2

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ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 02/15/2012 TIME: 02:53 | ACTIVITY: EV - Event Schedule Added (EV)  
PLACE CALLED: | CONTACT:  
STATE: B37 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: PR  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 02/15/2012 TIME: 02:53 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: B37 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 02/15/2012 TIME: 02:53 | ACTIVITY: SM - State Management Activity (SM)  
PLACE CALLED: | CONTACT:  
STATE: B26 - | STATE POSITION: STATE MANAGEPRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: 1) +B29

DATE: 02/15/2012 TIME: 12:10 | ACTIVITY: MA - Monitor Account (MA)  
PLACE CALLED: | CONTACT:  
STATE: B26 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 03/17 | PROMISE 2:  
COLLECTOR: 4TNC | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: Monitor for reaff & payments

DATE: 02/15/2012 TIME: 12:07 | ACTIVITY: PL - Plan Reviewed (PL)  
PLACE CALLED: | CONTACT:  
STATE: B26 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4TNC | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: Checked Pacer SOI <retain/reaffirm> 1st Mtg w/Chase Mtg: amt owed \$184,905; b  
k value \$271,250

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 02/15/2012 TIME: 12:06 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: B26 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4TNC | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: W Dist Wa mkr/chp7 11-11481 02/11/11;retain/reaffirm;no liable signers.per CACS  
view(4)Account Open Date 03/15/07 Delinquency History 000 002 001 Days P  
ast Due 71 Eligible for Reage ? Last Reage Date \_\_\_/\_\_\_/\_\_\_ Number of Rea  
ges 000 Payments Made Q Payments Remaining 101 Reason Status Code (FDR  
) 67 SOP Flag 0 Non-Accrual Indicator 0 Checked Mira 0 dda; no other a  
ccts listed; Checked FDR \$0 90 day look back

DATE: 02/14/2012 TIME: 03:19 | ACTIVITY: ST - Strata Enterprise Transaction Recvd (ST)  
PLACE CALLED: | CONTACT:  
STATE: B26 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 02/14/2012 TIME: 03:19 | ACTIVITY: SC - Status Change (SC)  
PLACE CALLED: | CONTACT:  
STATE: B26 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: BK\_CD=7  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 02/14/2012 TIME: 13:11 | ACTIVITY: RS - Remove Secondary (RS)  
PLACE CALLED: | CONTACT:  
STATE: B03 - PENDING BANKRUPTCY VERIFICATION (B03) | STATE POSITION: SECONDARY-1 PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JMC | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: statused acct bk

DATE: 02/14/2012 TIME: 13:11 | ACTIVITY: LU - Legal Status Update (LU)  
PLACE CALLED: | CONTACT:  
STATE: B03 - PENDING BANKRUPTCY VERIFICATION (B03) | STATE POSITION: SECONDARY-1 PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JMC | CURRENCY: | LTR/PMT: BANKRPT7 BK Status = 7 (Chapter 7)  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003



ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 02/14/2012 TIME: 12:53 | ACTIVITY: DE - Document Entry (DE)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 02/16 | PROMISE 2:  
COLLECTOR: 2SXG | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: .

DATE: 02/13/2012 TIME: 16:55 | ACTIVITY: AS - ADD SECONDARY (AS)  
PLACE CALLED: | CONTACT:  
STATE: B03 - PENDING BANKRUPTCY VERIFICATION (B03) | STATE POSITION: SECONDARY-1 PRINT METHOD:  
PROMISE 1: 02/15 | PROMISE 2:  
COLLECTOR: 2SXG | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: please review account and status correctly - can't collect, ask for intentions  
only - 2/11/11 c7 1111481 discharged 5/25/11

DATE: 02/10/2012 TIME: 14:29 | ACTIVITY: DE - Document Entry (DE)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 02/13 | PROMISE 2:  
COLLECTOR: 2SXG | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: customer's mod term ended 10/30/11

DATE: 02/10/2012 TIME: 14:27 | ACTIVITY: SK - Skip Trace (SK)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2SXG | CURRENCY: | LTR/PMT:  
EXCUSE: Valid Phone (Skip) | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: pulled lexis bk search: 2/11/11 c7 1111481 discharged 5/25/11

DATE: 02/10/2012 TIME: 14:15 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 02/13 | PROMISE 2:  
COLLECTOR: 2SXG | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: #425-742-8401 2x lmoam no id / #425-478-2503 nml id full mkr / #425-478-9603 nm  
1 id laurie taylor..... appears ach pymts have been reversing for months

DATE: 02/06/2012 TIME: 02:51 | ACTIVITY: ST - Strata Enterprise Transaction Recvd (ST)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 02/06/2012 TIME: 02:51 | ACTIVITY: NG - NG Check Transaction (NG)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 1,401.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 01/31/2012 TIME: 03:38 | ACTIVITY: ST - Strata Enterprise Transaction Recvd (ST)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 01/31/2012 TIME: 03:38 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 1,401.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 01/28/2012 TIME: 12:18 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 02/01 | PROMISE 2:  
COLLECTOR: 2EAS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: tt mkr sd will pay after the 1st rfd waiting on funds sd thank you h/u

DATE: 01/26/2012 TIME: 03:11 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 01/26/2012 TIME: 20:58 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: No Answer (N)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2DLK | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 01/26/2012 TIME: 13:05 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Third Party (3)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2EAS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: tt woman sd c/b after 2pm this is not a good time advse wmn mkr told me to call  
back at this time 10:00AM, forwarding to night collector c/b after 6pm

DATE: 01/24/2012 TIME: 16:16 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 01/26 | PROMISE 2:  
COLLECTOR: 2EAS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: tt mkr sd cant talk now it's lunch time at the daycare center sd c/d around 10a  
m or 3pm pst h/u

DATE: 01/16/2012 TIME: 12:48 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 01/18 | PROMISE 2:  
COLLECTOR: 2EASF | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: lmoam

DATE: 01/12/2012 TIME: 02:38 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: LD2326XN  
EXCUSE: | DEM/ENTITY CODE: P,C,S | UD-7: 002

DATE: 01/12/2012 TIME: 11:49 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Third Party (3)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2EAS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: tt man sd mkr is at the dr.'s office c/b after 4:30pt

DATE: 01/06/2012 TIME: 03:58 | ACTIVITY: ST - Strata Enterprise Transaction Recvd (ST)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 01/06/2012 TIME: 03:58 | ACTIVITY: NG - NG Check Transaction (NG)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 934.38  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 12/30/2011 TIME: 02:28 | ACTIVITY: ST - Strata Enterprise Transaction Recvd (ST)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 12/30/2011 TIME: 02:28 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 934.38  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 12/30/2011 TIME: 02:28 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 12/29/2011 TIME: 02:42 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT:  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 12/28/2011 TIME: 02:32 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 12/27/2011 TIME: 02:22 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 12/23/2011 TIME: 11:09 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: No Answer (N)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2CGD | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: mac nml

DATE: 12/23/2011 TIME: 11:09 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: No Answer (N)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2CGD | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: mac nml

DATE: 12/23/2011 TIME: 11:08 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Dead Air (D)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2CGD | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: idle clling bck

DATE: 12/22/2011 TIME: 02:43 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT:  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 12/22/2011 TIME: 14:05 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: No Answer (N)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2CAW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: mach nml

DATE: 12/22/2011 TIME: 14:05 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: No Answer (N)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2CAW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: mach nml



ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 12/22/2011 TIME: 14:05 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: No Answer (N)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2CAW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: mach nml

DATE: 12/21/2011 TIME: 18:11 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: No Answer (N)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2BIR | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: n/a. nml.

DATE: 12/20/2011 TIME: 02:35 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 12/19/2011 TIME: 02:22 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT:  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 12/18/2011 TIME: 02:20 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 12/16/2011 TIME: 03:06 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

ACCOUNT KEY: 101120 4489618321346141  
DATE: 12/15/2011 TIME: 02:35  
PLACE CALLED:  
STATE: J01 - Entry State (J01)  
PROMISE 1:  
COLLECTOR:  
EXCUSE:

DATE RANGE: BEGINNING - END  
| ACTIVITY: AD - AUTO DIALER (AD)  
| CONTACT: Third Party (3)  
| STATE POSITION: PRIMARY  
| PROMISE 2:  
| CURRENCY: | LTR/PMT:  
| DEM/ENTITY CODE:

REQUESTOR: 4EEW  
| UD-7: 001

DATE: 12/14/2011 TIME: 02:21  
PLACE CALLED:  
STATE: J01 - Entry State (J01)  
PROMISE 1:  
COLLECTOR:  
EXCUSE:

DATE: 12/13/2011 TIME: 02:29  
PLACE CALLED:  
STATE: J01 - Entry State (J01)  
PROMISE 1:  
COLLECTOR:  
EXCUSE:

DATE: 12/12/2011 TIME: 02:11  
PLACE CALLED:  
STATE: J01 - Entry State (J01)  
PROMISE 1:  
COLLECTOR:  
EXCUSE:

DATE: 12/12/2011 TIME: 20:14  
PLACE CALLED: Home (H)  
STATE: J01 - Entry State (J01)  
PROMISE 1:  
COLLECTOR: 2CXW  
EXCUSE:

DATE: 12/09/2011 TIME: 15:36  
PLACE CALLED: Home (H)  
STATE: J01 - Entry State (J01)  
PROMISE 1:  
COLLECTOR: 2NEF  
EXCUSE:

ACTIVITY: AD - AUTO DIALER (AD)  
CONTACT: Third Party (3)  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT:  
DEM/ENTITY CODE:

ACTIVITY: AD - AUTO DIALER (AD)  
CONTACT: Third Party (3)  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT:  
DEM/ENTITY CODE:

ACTIVITY: AD - AUTO DIALER (AD)  
CONTACT: Third Party (3)  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT:  
DEM/ENTITY CODE:

ACTIVITY: OC - Outgoing Call (OC)  
CONTACT: Dead Air (D)  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT:  
DEM/ENTITY CODE:

ACTIVITY: OC - Outgoing Call (OC)  
CONTACT: No Answer (N)  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT:  
DEM/ENTITY CODE:

COLLECTION HISTORY: DEAD AIR

COLLECTION HISTORY: GOT NO MACH NO ANS

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 12/08/2011 TIME: 11:08 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Accountholder (A)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2CSD | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt mkr, sd wf handles. sd he's tied up right now, cant tlk, sd to cll bck in 1h  
r. st rcl.

DATE: 12/07/2011 TIME: 01:59 | ACTIVITY: EN - Entered CACS Enterprise (EN)  
PLACE CALLED: | CONTACT:  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 11/22/2011 TIME: 01:56 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: I01 - INACTIVE (I01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 11/21/2011 TIME: 02:02 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 11/20/2011 TIME: 01:33 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: S49 - Conversion Default (S49) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 11/10/2011 TIME: 03:02 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 11/10/2011 TIME: 03:02 Case 2:19-cv-01142-JCC Document 39-1 Filed 05/01/20 Page 92 of 160 PAGE: 24

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 11/10/2011 TIME: 03:02 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: J03 - Payment Received (J03) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 11/10/2011 TIME: 03:02 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 247.78  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 11/09/2011 TIME: 16:18 | ACTIVITY: PM - SpeedPay Payment (PM)  
PLACE CALLED: | CONTACT:  
STATE: J05 - Pending Promise (J05) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: PAY01 | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: Cleartran payment: \$247.78 11/10/2011

DATE: 11/09/2011 TIME: 16:11 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Ok To Talk To (Z)  
STATE: J05 - Pending Promise (J05) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 247 11/10 | PROMISE 2:  
COLLECTOR: 2KIS | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: tt oka tt-rfd mother passed away was out of town not sure what happened did ich  
eck 1684852. already achewd but verf add again

DATE: 11/07/2011 TIME: 14:38 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2KIS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: tt mkr rfd sd wife pays bills and will tt her she is at the dr.. sd call back i  
n an hr

DATE: 11/04/2011 TIME: 02:52 | ACTIVITY: NG - NG Check Transaction (NG)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 485.35  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 11/01/2011 TIME: 15:26 | ACTIVITY: DE - Document Entry (DE)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MXU | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000  
COLLECTION HISTORY: 2nd day expiration maintenance complete

DATE: 10/31/2011 TIME: 03:10 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 485.35  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 10/31/2011 TIME: 03:10 | ACTIVITY: SM - State Management Activity (SM)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: STATE MANAGEPRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000  
COLLECTION HISTORY: 4) -W86 9999

DATE: 10/31/2011 TIME: 15:18 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 11/02 | PROMISE 2:  
COLLECTOR: 2CAW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt maker rfd mother in law dies- wife normally makes pymts- is oot- will be bac  
k by wed (callback)

DATE: 10/31/2011 TIME: 15:17 | ACTIVITY: DE - Document Entry (DE)  
PLACE CALLED: | CONTACT:  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2CAW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 10/31/2011 TIME: 15:16 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: No Answer (N)  
STATE: J37 - No Activity (J37) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2SGW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: gt gen mach; nml; draft



LOCATION: 101120 FDR  
 PROG ID: ZT159P59  
 RPT ID: ZT1152

PNC BANK  
 TITLE: COLLECTION HISTORY PRINT  
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DATE: 10/31/2011 TIME: 09:33  
 ACCOUNT KEY: 101120 4489618321346141  
 DATE RANGE: BEGINNING - END  
 ASCENDING REQUESTOR: 4EEW  
 PLACE CALLED:  
 STATE: W86 - Modification term end Maintenance (W86)  
 PROMISE 1:  
 COLLECTOR: 4SOC  
 EXCUSE:  
 COLLECTION HISTORY: end maintenance is complete  
 | ACTIVITY: DE - Document Entry (DE)  
 | CONTACT:  
 | STATE POSITION: SECONDARY-1 PRINT METHOD:  
 | PROMISE 2:  
 | LTR/PMT:  
 | DEM/ENTITY CODE:  
 | UD-7: 001

DATE: 10/30/2011 TIME: 01:33  
 PLACE CALLED:  
 STATE: J37 - No Activity (J37)  
 PROMISE 1:  
 COLLECTOR:  
 EXCUSE:  
 | ACTIVITY: AD - AUTO DIALER (AD)  
 | CONTACT: Third Party (3)  
 | STATE POSITION: PRIMARY PRINT METHOD:  
 | PROMISE 2:  
 | LTR/PMT:  
 | DEM/ENTITY CODE:  
 | UD-7: 001

DATE: 10/27/2011 TIME: 14:08  
 PLACE CALLED: Home (H)  
 STATE: J37 - No Activity (J37)  
 PROMISE 1: 10/29  
 COLLECTOR: 2ERD  
 EXCUSE:  
 COLLECTION HISTORY: tt mkr sd they are owed money sd if gt pd tmrrw cn prob mk pmt sd wl hv tt wf  
 | ACTIVITY: OC - Outgoing Call (OC)  
 | CONTACT: Accountholder (A)  
 | STATE POSITION: PRIMARY PRINT METHOD:  
 | PROMISE 2:  
 | LTR/PMT:  
 | DEM/ENTITY CODE:  
 | UD-7: 001

DATE: 10/26/2011 TIME: 02:36  
 PLACE CALLED:  
 STATE: J37 - No Activity (J37)  
 PROMISE 1:  
 COLLECTOR:  
 EXCUSE:  
 | ACTIVITY: SA - Transaction/State Assignment (SA)  
 | CONTACT:  
 | STATE POSITION: PRIMARY PRINT METHOD:  
 | PROMISE 2:  
 | LTR/PMT:  
 | DEM/ENTITY CODE:  
 | UD-7: 001

DATE: 10/21/2011 TIME: 02:48  
 PLACE CALLED:  
 STATE: J03 - Payment Received (J03)  
 PROMISE 1:  
 COLLECTOR:  
 EXCUSE:  
 | ACTIVITY: LS - CACS Letter Sent (LS)  
 | CONTACT:  
 | STATE POSITION: PRIMARY PRINT METHOD:  
 | PROMISE 2:  
 | LTR/PMT: LT2253XN  
 | DEM/ENTITY CODE: P,C  
 | UD-7: 001

DATE: 10/18/2011 TIME: 11:36  
 PLACE CALLED:  
 STATE: J03 - Payment Received (J03)  
 PROMISE 1: 10/21  
 COLLECTOR: 2KLP  
 EXCUSE:  
 COLLECTION HISTORY: setting ncd mkr just md pymt giving a few days b4 cont collections  
 | ACTIVITY: LS - CACS Letter Sent (LS)  
 | CONTACT:  
 | STATE POSITION: PRIMARY PRINT METHOD: BATCH  
 | PROMISE 2:  
 | LTR/PMT: LT2239XN SP - Partial Payment Letter  
 | DEM/ENTITY CODE: P  
 | UD-7: 001

LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 10/17/2011 TIME: 03:31 Case 2:19-cv-01142-JCC Document 39-1 Filed 05/01/20 Page 95 of 160 PAGE: 27

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 10/17/2011 TIME: 03:31 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: J03 - Payment Received (J03) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 10/17/2011 TIME: 03:31 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: J05 - Pending Promise (J05) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 10/14/2011 TIME: 17:17 | ACTIVITY: PM - SpeedPay Payment (PM)  
PLACE CALLED: | CONTACT:  
STATE: J05 - Pending Promise (J05) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: PAY01 | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: Cleartran payment: \$237.57 10/17/2011

DATE: 10/14/2011 TIME: 16:57 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Ok To Talk To (Z)  
STATE: J05 - Pending Promise (J05) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 237 10/17 | PROMISE 2:  
COLLECTOR: 2SGW | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: tt ok ttt Laurie did ic# 1648415 rfd didn't think got last deposit done in time  
achew good numbers

DATE: 10/14/2011 TIME: 14:53 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Ok To Talk To (Z)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 10/16 | PROMISE 2:  
COLLECTOR: 2SGW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: tt ok ttt laurie sd can't talk right now request call back later today; unable  
to verify any info; draft

DATE: 10/13/2011 TIME: 02:48 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: LD2326XN  
EXCUSE: | DEM/ENTITY CODE: P,C,S | UD-7: 002

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 10/13/2011 TIME: 19:26 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: No Answer (N)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2SIR | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: #425-478-9603. NML ON MACH IDS LAURIE TAYLOR

DATE: 10/12/2011 TIME: 02:29 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: LT2240XN  
EXCUSE: | DEM/ENTITY CODE: P,C | UD-7: 002

DATE: 10/12/2011 TIME: 16:43 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Left Message to Call (L)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 10/14 | PROMISE 2:  
COLLECTOR: 2SIR | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 10/12/2011 TIME: 15:41 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Accountholder (A)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 10/14 | PROMISE 2:  
COLLECTOR: 2SIR | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: tt mkr adv me to contact laurie around 1:30. adv fu

DATE: 10/12/2011 TIME: 15:40 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: No Answer (N)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2SIR | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: #425-478-9603. mach for laurie taylor

DATE: 10/12/2011 TIME: 15:39 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: No Answer (N)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2SIR | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: nml on gen mach

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 10/11/2011 TIME: 18:10 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: No Answer (N)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 10/13 | PROMISE 2:  
COLLECTOR: 2LWE | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: clld hp, and op gt mach wms vc nml, draft

DATE: 10/11/2011 TIME: 15:17 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: No Answer (N)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 10/13 | PROMISE 2:  
COLLECTOR: 2LWE | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: clld hp aging get gen mach nml, clld op gt mahc full oktt id nml, draft

DATE: 10/11/2011 TIME: 15:01 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: No Answer (N)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 10/13 | PROMISE 2:  
COLLECTOR: 2LWE | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: gt gen mach nml, draft fillup with oktt

DATE: 10/11/2011 TIME: 13:13 | ACTIVITY: DE - Document Entry (DE)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 10/13 | PROMISE 2:  
COLLECTOR: 2LWE | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 10/11/2011 TIME: 13:12 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Ok To Talk To (Z)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2LWE | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: clld bo gt mach full mkr id nml, clld hp tt oktt wanted to make a payment but  
she has a day care, aask me to call her back around 1-130 pst advse yes i will  
fillup then, oktt also wanted to return some papers advse i can help her with th  
at also, draft

DATE: 10/07/2011 TIME: 02:56 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 10/07/2011 TIME: 16:39 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 10/12 | PROMISE 2:  
COLLECTOR: 2SGW | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: tt mkr sd cant mk pymnt until wed. was unaware of pymnt reversl rfd sd doesn't  
know Wife takes care of achew

DATE: 10/07/2011 TIME: 15:59 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Ok To Talk To (Z)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2SGW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: ok ttt Laurie asked me to give her a half hour longer before calling

DATE: 10/07/2011 TIME: 15:08 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Ok To Talk To (Z)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2SGW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: tt ok ttt Laurie request call back in hour sd parents picking up kids from her  
daycare; adv f/u

DATE: 10/06/2011 TIME: 03:01 | ACTIVITY: NG - NG Check Transaction (NG)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 09/30/2011 TIME: 03:14 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 09/28/2011 TIME: 02:29 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: J37 - No Activity (J37) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001



LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 09/19/11 TIME: 14:27  
Case 2:19-cv-01142-JCC Document 39-1 Filed 05/01/20 Page 99 of 160 PAGE: 31

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 09/20/2011 TIME: 02:53 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: J03 - Payment Received (J03) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: LT2253XN  
EXCUSE: | DEM/ENTITY CODE: P,C | UD-7: 001

DATE: 09/20/2011 TIME: 14:05 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: J03 - Payment Received (J03) | STATE POSITION: PRIMARY PRINT METHOD: BATCH  
PROMISE 1: 09/26 | PROMISE 2:  
COLLECTOR: 2AZS | CURRENCY: | LTR/PMT: LT2239XN SP - Partial Payment Letter  
EXCUSE: | DEM/ENTITY CODE: D | UD-7: 001

DATE: 09/20/2011 TIME: 14:05 | ACTIVITY: LA - Additional Letter Information (LA)  
PLACE CALLED: | CONTACT:  
STATE: J03 - Payment Received (J03) | STATE POSITION: PRIMARY PRINT METHOD: BATCH  
PROMISE 1: 09/26 | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: LT2239XN SP - Partial Payment Letter  
EXCUSE: | DEM/ENTITY CODE: D | UD-7: 001

COLLECTION HISTORY: TAYLOR,RHETT E PRI HOM  
6228 165th Pl Sw  
Lynnwood WA 980372725

DATE: 09/15/2011 TIME: 18:26 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Ok To Talk To (Z)  
STATE: J03 - Payment Received (J03) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 09/23 | PROMISE 2:  
COLLECTOR: 2AZS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

COLLECTION HISTORY: 425-742-8401 tt laurie sd this was a bad time, sd parents r trying to p/u kids  
and things are hectic, i adv i can call bck ltr, she sd cannot mk a pymt now, s  
d the chk she was supposed to have by today will not be avail until eom now, i  
adv i will set ncd & f/u clsr to eom acct alrdy achew'd 9/7 anna x25361

DATE: 09/12/2011 TIME: 18:07 | ACTIVITY: DE - Document Entry (DE)  
PLACE CALLED: | CONTACT:  
STATE: J03 - Payment Received (J03) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 09/17 | PROMISE 2:  
COLLECTOR: 2AZS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

COLLECTION HISTORY: setting ncd, nxt arrngmnt around 9/15 anna x25361

LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 09/12/2011 TIME: 18:06 Case 2:19-cv-01142-JCC Document 39-1 Filed 05/01/20 Page 100 of 160 PAGE: 32

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 09/12/2011 TIME: 18:06 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: J03 - Payment Received (J03) | STATE POSITION: PRIMARY PRINT METHOD: BATCH  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2AZS | CURRENCY: | LTR/PMT: LT2239XN SP - Partial Payment Letter  
EXCUSE: | DEM/ENTITY CODE: D | UD-7: 001

DATE: 09/12/2011 TIME: 18:06 | ACTIVITY: LA - Additional Letter Information (LA)  
PLACE CALLED: | CONTACT:  
STATE: J03 - Payment Received (J03) | STATE POSITION: PRIMARY PRINT METHOD: BATCH  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: LT2239XN SP - Partial Payment Letter  
EXCUSE: | DEM/ENTITY CODE: D | UD-7: 001

COLLECTION HISTORY: TAYLOR, RHETT E PRI HOM  
6228 165th Pl Sw  
Lynnwood WA 980372725

DATE: 09/08/2011 TIME: 02:35 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: J03 - Payment Received (J03) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 09/08/2011 TIME: 02:35 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 09/07/2011 TIME: 19:17 | ACTIVITY: PM - SpeedPay Payment (PM)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: PAY01 | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

COLLECTION HISTORY: Cleartran payment: \$237.57 09/07/2011

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 09/07/2011 TIME: 19:14 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Ok To Talk To (Z)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 237 09/08 | PROMISE 2:  
COLLECTOR: 2AZS | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: 425-742-8401 tt laurie rfd both mkr & her are s/e wtng on funds, she owns dayca  
re, laurie set up ichk#1596491 for one min oymt \$237.57 to post today (waived f  
ee pymt wont post until tmrw the 8th) laurie thinks will be able to do another  
pymt, wont know until the 15th i left my contact info adv her to f/u w/me also  
if i dont hear back i'll f/u with her, ACHEW 425-742-8401 home #, 425-478-2503  
mkr cell, 425-478-9603 laurie cell, laurie updated email: kidheaven@comcast.net  
annax25361

DATE: 09/07/2011 TIME: 18:22 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Third Party (3)  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2AZS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: 425-742-8401 tt laurie adv her last pymt was june oymt, adv due for 2 pymts (j  
uly/aug) she reqstd i call her back in a little bit, sd she runs a daycare it i  
s busy right now with parents p/u their kids...i adv i will f/u in about 30-40m  
ins anna x25361

DATE: 09/06/2011 TIME: 02:38 | ACTIVITY: NG - NG Check Transaction (NG)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 712.71  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/30/2011 TIME: 02:30 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 712.71  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 08/30/2011 TIME: 12:57 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: J37 - No Activity (J37) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 09/01 | PROMISE 2:  
COLLECTOR: 2DXK | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt mkr sd his wife jus pd went to put her own lost cll

LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 08/29/2011 TIME: 11:42 Case 2:19-cv-01142-JCC Document 39-1 Filed 05/01/20 Page 102 of 160 PAGE: 34

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 08/29/2011 TIME: 02:25 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: J37 - No Activity (J37) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 08/29/2011 TIME: 11:46 | ACTIVITY: PM - SpeedPay Payment (PM)  
PLACE CALLED: | CONTACT:  
STATE: J37 - No Activity (J37) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: PAY01 | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: Cleartran payment: \$237.57 08/27/2011

DATE: 08/29/2011 TIME: 11:37 | ACTIVITY: DE - Document Entry (DE)  
PLACE CALLED: | CONTACT:  
STATE: J37 - No Activity (J37) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 08/31 | PROMISE 2:  
COLLECTOR: 2SSM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/29/2011 TIME: 11:37 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: J37 - No Activity (J37) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 08/30 | PROMISE 2:  
COLLECTOR: 2SSM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: tt mkr then wife sd did pymt by phone with us the other day (NO NOTES) pulled u  
p in clear tran was processed sat and never noted or booked...

DATE: 08/26/2011 TIME: 13:26 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: No Answer (N)  
STATE: J37 - No Activity (J37) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2BES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: mach

DATE: 08/24/2011 TIME: 16:27 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Ok To Talk To (Z)  
STATE: J37 - No Activity (J37) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 08/26 | PROMISE 2:  
COLLECTOR: 2LSC | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: TT LAURIE DECLIND PST DT ICHK - SD SHE WILL CALL IN AND DO ICHK FRIDAY RFD CLEI  
NTS NOT PAYING/DAYCARE ACHEW

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 08/23/2011 TIME: 17:40 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Third Party (3)  
STATE: J37 - No Activity (J37) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2TRT | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: tt mn sd mkr not in and to try back in an hour

DATE: 08/23/2011 TIME: 12:23 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: No Answer (N)  
STATE: J37 - No Activity (J37) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 2RAC | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: called bp got mach nml

DATE: 08/14/2011 TIME: 01:37 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: J37 - No Activity (J37) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/12/2011 TIME: 02:37 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: LD2326XN  
EXCUSE: | DEM/ENTITY CODE: P,C,S | UD-7: 002

DATE: 08/11/2011 TIME: 03:00 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: LT2240XN  
EXCUSE: | DEM/ENTITY CODE: P,C | UD-7: 002

DATE: 08/04/2011 TIME: 02:32 | ACTIVITY: NG - NG Check Transaction (NG)  
PLACE CALLED: | CONTACT:  
STATE: J27 - Payment Reversal (J27) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 07/31/2011 TIME: 01:44 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 07/21/2011 TIME: 02:43 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: J37 - No Activity (J37) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: LT2253XN  
EXCUSE: | DEM/ENTITY CODE: P,C | UD-7: 001

DATE: 07/17/2011 TIME: 01:44 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: J37 - No Activity (J37) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 07/08/2011 TIME: 02:29 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 07/07/2011 TIME: 02:30 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: S49 - Conversion Default (S49) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 07/07/2011 TIME: 02:30 | ACTIVITY: NG - NG Check Transaction (NG)  
PLACE CALLED: | CONTACT:  
STATE: W84 - Modification Booking Complete (W84) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001



LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 06/19/2011 TIME: 01:35  
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ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 07/07/2011 TIME: 02:30 | ACTIVITY: SM - State Management Activity (SM)  
PLACE CALLED: | CONTACT:  
STATE: W84 - Modification Booking Complete (W84) | STATE POSITION: STATE MANAGEPRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: 1) +W84

DATE: 06/30/2011 TIME: 03:02 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: W84 - Modification Booking Complete (W84) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 06/20/2011 TIME: 02:19 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: W84 - Modification Booking Complete (W84) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 06/20/2011 TIME: 02:19 | ACTIVITY: CD - CUSTOM DATA TRANSACTION (CD)  
PLACE CALLED: | CONTACT:  
STATE: S49 - Conversion Default (S49) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: BKO  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 06/20/2011 TIME: 02:19 | ACTIVITY: SM - State Management Activity (SM)  
PLACE CALLED: | CONTACT:  
STATE: S49 - Conversion Default (S49) | STATE POSITION: STATE MANAGEPRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000  
COLLECTION HISTORY: 4) -W84 BMODC

DATE: 06/19/2011 TIME: 01:35 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: S49 - Conversion Default (S49) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 06/09/2011 TIME: 02:40 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 06/09/2011 TIME: 02:40 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: J03 - Payment Received (J03) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 06/09/2011 TIME: 02:40 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 06/08/2011 TIME: 13:16 | ACTIVITY: PM - SpeedPay Payment (PM)  
PLACE CALLED: | CONTACT:  
STATE: J05 - Pending Promise (J05) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: PAY01 | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: Cleartran payment: \$237.57 06/09/2011

DATE: 06/08/2011 TIME: 12:55 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Ok To Talk To (Z)  
STATE: J05 - Pending Promise (J05) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 237 06/09 | PROMISE 2:  
COLLECTOR: 2DST | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: TT LAURIE DD I/C#1035 237.57 DTD FR 6/9 RFD SD FAXD OVER ACH INFO SHLD BE SET U  
P ADV TO FAX ONE MORE TIME TO MY ATTN AND WILL SET UP FR NXT MNTH ACHEW

DATE: 06/07/2011 TIME: 02:41 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 06/06/2011 TIME: 02:23 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: S49 - Conversion Default (S49) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 06/06/2011 TIME: 02:23 | ACTIVITY: NG - NG Check Transaction (NG)  
PLACE CALLED: | CONTACT:  
STATE: W84 - Modification Booking Complete (W84) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 06/06/2011 TIME: 02:23 | ACTIVITY: SM - State Management Activity (SM)  
PLACE CALLED: | CONTACT:  
STATE: W84 - Modification Booking Complete (W84) | STATE POSITION: STATE MANAGEPRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

COLLECTION HISTORY: 1) +W84

DATE: 05/31/2011 TIME: 03:17 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: W84 - Modification Booking Complete (W84) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 475.14  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 05/29/2011 TIME: 02:12 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: W84 - Modification Booking Complete (W84) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 05/29/2011 TIME: 02:12 | ACTIVITY: SM - State Management Activity (SM)  
PLACE CALLED: | CONTACT:  
STATE: S49 - Conversion Default (S49) | STATE POSITION: STATE MANAGEPRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

COLLECTION HISTORY: 4) -W84 BMODC

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/27/2011 TIME: 02:51 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: S49 - Conversion Default (S49) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 05/17/2011 TIME: 02:36 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 05/17/2011 TIME: 02:36 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 05/17/2011 TIME: 02:36 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: J99 - Payment Clearing (J99) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 05/17/2011 TIME: 16:17 | ACTIVITY: PM - SpeedPay Payment (PM)  
PLACE CALLED: | CONTACT:  
STATE: J05 - Pending Promise (J05) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: PAY01 | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: Cleartran payment: \$237.57 05/17/2011

DATE: 05/17/2011 TIME: 16:12 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Ok To Talk To (Z)  
STATE: J05 - Pending Promise (J05) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 237 05/17 | PROMISE 2:  
COLLECTOR: 2NEF | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: TT MKRS WIFE MD PYMT THROUGH TELLA CHK# RFD OVERSIGHT VDEMOS

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/16/2011 TIME: 02:12 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/16/2011 TIME: 02:12 | ACTIVITY: BP - BROKEN PROMISE (BP)  
PLACE CALLED: | CONTACT:  
STATE: J04 - Broken Promise (J04) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/11/2011 TIME: 13:52 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: J05 - Pending Promise (J05) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 237 05/12 | PROMISE 2:  
COLLECTOR: 2SSM | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt mkr sd thought =wife md it online already advsd nt rcvd sd will contact his  
bacnk and get snt out to us vdemo

DATE: 05/10/2011 TIME: 02:55 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: J01 - Entry State (J01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/10/2011 TIME: 15:41 | ACTIVITY: DE - Document Entry (DE)  
PLACE CALLED: | CONTACT:  
STATE: S49 - Conversion Default (S49) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 1SAK | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: updated MOD CDS to include all terms from mod docs in LIS

DATE: 05/09/2011 TIME: 02:35 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: S49 - Conversion Default (S49) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/09/2011 TIME: 02:35 | ACTIVITY: NG - NG Check Transaction (NG)  
PLACE CALLED: | CONTACT:  
STATE: W84 - Modification Booking Complete (W84) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/09/2011 TIME: 02:35 | ACTIVITY: SM - State Management Activity (SM)  
PLACE CALLED: | CONTACT:  
STATE: W84 - Modification Booking Complete (W84) | STATE POSITION: STATE MANAGEPRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

COLLECTION HISTORY: 1) +W84

DATE: 05/05/2011 TIME: 03:54 | ACTIVITY: NG - NG Check Transaction (NG)  
PLACE CALLED: | CONTACT:  
STATE: W84 - Modification Booking Complete (W84) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 04/30/2011 TIME: 06:51 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: W84 - Modification Booking Complete (W84) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 04/29/2011 TIME: 02:36 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: W84 - Modification Booking Complete (W84) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 04/14/2011 TIME: 15:58 | ACTIVITY: MS - Manual Account Setup (MS)  
PLACE CALLED: | CONTACT:  
STATE: W84 - Modification Booking Complete (W84) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4BXN | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:



LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 01/18/2010 TIME: 16:36 Case 2:19-cv-01142-JCC Document 39-1 Filed 05/01/20 Page 111 of 160 PAGE: 43

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 01/31/2010 TIME: 03:17 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: I01 - INACTIVE (I01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 01/30/2010 TIME: 09:02 | ACTIVITY: PI - Pending Inactive Routing (PI)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4EQP | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000  
COLLECTION HISTORY: reporting complete- account current- routing inactive

DATE: 01/18/2010 TIME: 16:39 | ACTIVITY: PV - Property Valuation (PV)  
PLACE CALLED: | CONTACT:  
STATE: R20 - SUPERVISOR REVIEW (R20) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4SPW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: reporting complete

DATE: 01/18/2010 TIME: 16:36 | ACTIVITY: PV - Property Valuation (PV)  
PLACE CALLED: | CONTACT:  
STATE: R20 - SUPERVISOR REVIEW (R20) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4SPW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: sending email to scan with document s from kim

DATE: 01/18/2010 TIME: 16:36 | ACTIVITY: MS - Manual Account Setup (MS)  
PLACE CALLED: | CONTACT:  
STATE: R20 - SUPERVISOR REVIEW (R20) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4SPW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:  
COLLECTION HISTORY: routing to note account: Suzann The judgment in question does not belong to our  
borrower, Trust Title was able to determine that the SSN, DOB and address do n  
ot match our borrowers. NCB is to be in 2nd position and this issue is closed.  
Kim Kimberly Gans (Formerly Kimberly Viront)

DATE: 12/04/2009 TIME: 04:49 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: I01 - INACTIVE (I01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 12/04/2009 TIME: 15:19 | ACTIVITY: PI - Pending Inactive Routing (PI)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DRM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000  
COLLECTION HISTORY: crnt

DATE: 11/27/2009 TIME: 11:33 | ACTIVITY: RV - Reviewed (RV)  
PLACE CALLED: | CONTACT:  
STATE: W10 - Repayment (W10) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 12/04 | PROMISE 2:  
COLLECTOR: 4DRM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000  
COLLECTION HISTORY: acct still in maint for E trade pre apprvl letter

DATE: 11/13/2009 TIME: 10:30 | ACTIVITY: RV - Reviewed (RV)  
PLACE CALLED: | CONTACT:  
STATE: W10 - Repayment (W10) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 11/27 | PROMISE 2:  
COLLECTOR: 4DRM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000  
COLLECTION HISTORY: acct still in maint for E trade pre apprvl letter

DATE: 11/05/2009 TIME: 18:25 | ACTIVITY: RV - Reviewed (RV)  
PLACE CALLED: | CONTACT:  
STATE: W10 - Repayment (W10) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 11/12 | PROMISE 2:  
COLLECTOR: 4DRM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004  
COLLECTION HISTORY: waiting on E trade pre approved letter to be maints GFP has been rcvd and lette  
r sent to maint

DATE: 11/05/2009 TIME: 12:54 | ACTIVITY: DE - Document Entry (DE)  
PLACE CALLED: | CONTACT:  
STATE: W10 - Repayment (W10) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MMM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004  
COLLECTION HISTORY: E-trade preapproved offer/ GFP & signed agreement rec'd / Routing to repay exec  
ute W10

DATE: 11/03/2009 TIME: 04:18 | ACTIVITY: CY - Account Cycled/Billed (CY)  
PLACE CALLED: | CONTACT:  
STATE: H26 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 11/02/2009 TIME: 04:16 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M26 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 11/02/2009 TIME: 20:26 | ACTIVITY: RV - Reviewed (RV)  
PLACE CALLED: | CONTACT:  
STATE: M26 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4AMM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 11/02/2009 TIME: 15:14 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: M20 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

COLLECTION HISTORY: m20 because this rolls tomorrow 10/20/09 notes state spouse was mlin  
g loan mod ltr w/pmnt that day loan mod chart shows pmnts are 2  
37.57 1023 notes pmnt postd for this amount 237.57 that date  
were is the mod ltr?? pmnt postd was not a sp\*\* pmnt that post  
ed was sent in w/ltr.....

DATE: 11/02/2009 TIME: 15:11 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Left Message to Call (L)  
STATE: M03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

COLLECTION HISTORY: spouse cell

DATE: 10/30/2009 TIME: 12:34 | ACTIVITY: AN - CACS SYSTEM ADMINISTRATION NOTE (AN)  
PLACE CALLED: | CONTACT:  
STATE: M03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: AMEE | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

COLLECTION HISTORY: 24 month Short Term Modification offered via mailer 10/30/09, offer expires 11/  
20/09 Borrower must remit good faith payment. CACS Note requested by Justin Fla  
ck

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 10/28/2009 TIME: 03:44 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 10/27/2009 TIME: 03:46 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 10/26/2009 TIME: 04:03 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 10/23/2009 TIME: 04:09 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: M03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 237.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 10/22/2009 TIME: 15:37 | ACTIVITY: BT - BRANCH PAYMENT 5555 (BT)  
PLACE CALLED: | CONTACT: Accountholder (A)  
STATE: M03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 10/24 | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: BRANCH PAYMENT \$ 237.57

DATE: 10/21/2009 TIME: 03:48 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

ACCOUNT KEY: 101120 FDR  
PROG ID: ZT159P59  
RPT ID: ZT1152  
DATE: 10/19/2009 TIME: 14:22  
PNC BANK  
TITLE: COLLECTION HISTORY PRINT  
Case 2:19-cv-01142-JCC Document 39-1 Filed 05/01/20 Page 115 of 160  
PAGE: 47

ACCOUNT KEY: 101120 4489618321346141  
DATE: 10/20/2009 TIME: 03:37  
PLACE CALLED:  
STATE: M03 -  
PROMISE 1:  
COLLECTOR:  
EXCUSE:  
DATE RANGE: BEGINNING - END  
ASCENDING  
REQUESTOR: 4EEW  
ACTIVITY: AD - AUTO DIALER (AD)  
CONTACT: Third Party (3)  
STATE POSITION: PRIMARY  
PROMISE 2:  
CURRENCY: | LTR/PMT:  
DEM/ENTITY CODE:  
UD-7: 003

DATE: 10/20/2009 TIME: 18:47  
PLACE CALLED:  
STATE: M03 -  
PROMISE 1:  
COLLECTOR: 4CXD  
EXCUSE:  
ACTIVITY: IC - Incoming Call (IC)  
CONTACT: Accountholder (A)  
STATE POSITION: PRIMARY  
PROMISE 2:  
CURRENCY: | LTR/PMT:  
DEM/ENTITY CODE:  
UD-7: 003  
COLLECTION HISTORY: tt borrower, she wanted me to notate that she senting in mod. doc's today with gfp.

DATE: 10/19/2009 TIME: 04:10  
PLACE CALLED:  
STATE: M03 -  
PROMISE 1:  
COLLECTOR:  
EXCUSE:  
ACTIVITY: AD - AUTO DIALER (AD)  
CONTACT: Third Party (3)  
STATE POSITION: PRIMARY  
PROMISE 2:  
CURRENCY: | LTR/PMT:  
DEM/ENTITY CODE:  
UD-7: 003

DATE: 10/19/2009 TIME: 20:24  
PLACE CALLED:  
STATE: M03 -  
PROMISE 1:  
COLLECTOR: 4MFS  
EXCUSE:  
ACTIVITY: IR - Information Requested Received (IR)  
CONTACT:  
STATE POSITION: PRIMARY  
PROMISE 2:  
CURRENCY: | LTR/PMT:  
DEM/ENTITY CODE:  
UD-7: 003

DATE: 10/19/2009 TIME: 16:30  
PLACE CALLED:  
STATE: R19 - REAL ESTATE VALUATION PENDING (R19)  
PROMISE 1:  
COLLECTOR: 4SPW  
EXCUSE:  
ACTIVITY: RS - Remove Secondary (RS)  
CONTACT:  
STATE POSITION: SECONDARY-1  
PROMISE 2:  
CURRENCY: | LTR/PMT:  
DEM/ENTITY CODE:  
UD-7: 003

DATE: 10/19/2009 TIME: 16:29  
PLACE CALLED:  
STATE: R19 - REAL ESTATE VALUATION PENDING (R19)  
PROMISE 1:  
COLLECTOR: 4SPW  
EXCUSE:  
ACTIVITY: PV - Property Valuation (PV)  
CONTACT:  
STATE POSITION: SECONDARY-1  
PROMISE 2:  
CURRENCY: | LTR/PMT:  
DEM/ENTITY CODE:  
UD-7: 003  
COLLECTION HISTORY: removing the r15 and sending to kelli

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 10/19/2009 TIME: 16:12 | ACTIVITY: PV - Property Valuation (PV)  
PLACE CALLED: | CONTACT:  
STATE: R19 - REAL ESTATE VALUATION PENDING (R19) | STATE POSITION: SECONDARY-1 PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4SPW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: (sent to scan)per first american;RHETT E. TAYLOR AND LAURIE D. TAYLOR(both signed the deed) report as property owner as of 1/14/92;tax current;1st JUDGMENT LIEN in favor of JAMES A. ROBINSON DBA ROBINSON PAINTS AND IMPROVEMENTS against LAURIE TAYLOR in the amount of \$8,260.00, filed 08/17/2001;2nd to mers (GREENPOINT MORTGAGE FUNDING, INC.,) \$196,000.00, dated 04/17/2003;3rd to ncb for \$150,000.00 dated 03/06/2007;nola value \$385,000.00 to be in 2nd;BPO Completed Date: 10/12/2009;30 Day Quick Sale \$240,000.00;Split-Level SFR Detached;Is property occupied? Yes;Condition of Subject: Average;mpv=n

DATE: 10/15/2009 TIME: 03:49 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 10/14/2009 TIME: 03:58 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: M03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 10/14/2009 TIME: 03:58 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: M05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 466.57  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 10/13/2009 TIME: 11:42 | ACTIVITY: BT - BRANCH PAYMENT 5555 (BT)  
PLACE CALLED: | CONTACT: Accountholder (A)  
STATE: H05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 10/15 | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004  
COLLECTION HISTORY: BRANCH PAYMENT \$ 466.57



ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 10/13/2009 TIME: 10:12 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Accountholder (A)  
STATE: H05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4LXI | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004  
COLLECTION HISTORY: ic 4257428401, tt mkr, said post the spyy for 10/12, said not money on accountn  
, adv. already processed, adv. it will bounced and she will charge fee for that  
, rfd pmt said was aproved for some pmt plan , got letter from hoa, said will s  
end this back, ahw

DATE: 10/13/2009 TIME: 10:08 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Accountholder (A)  
STATE: H05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4CUR | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004  
COLLECTION HISTORY: maker called wanted to stop payment arrangement made for monday 10/12 states sh  
e does not have enough funds. Also will be mailing in e-trade offer letter. tr  
ansfer to ext 44700

DATE: 10/08/2009 TIME: 10:44 | ACTIVITY: PV - Property Valuation (PV)  
PLACE CALLED: | CONTACT:  
STATE: R19 - REAL ESTATE VALUATION PENDING (R19) | STATE POSITION: SECONDARY-1 PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ZMD | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004  
COLLECTION HISTORY: The Valuation ID for this order is 19391--equity point \$100.00 ;cbr; verified p  
roperty address with deed; -- Order 41257359 Has Successfully Been Placed --\$  
75

DATE: 10/07/2009 TIME: 03:40 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: H05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004

DATE: 10/07/2009 TIME: 19:57 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT:  
STATE: H05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 466 10/12 | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004  
COLLECTION HISTORY: ache notes 1006 rfd daycare oo home owed \$\$\$\$ adv ttl du incl nov  
2335.33 sp 1 pmnt 10/12 466.57 15 fee cks 69 6901 cf 2778191  
sd wll conut to pay mre pmnts on line as customers pay her sd wll prob pay  
one again nxt week

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 10/07/2009 TIME: 19:48 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT:  
STATE: H11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004  
COLLECTION HISTORY: LAURIE LFT VCE MSG TO CLL HER AT HP

DATE: 10/07/2009 TIME: 14:40 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: H11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4TSM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004

DATE: 10/06/2009 TIME: 04:00 | ACTIVITY: SM - State Management Activity (SM)  
PLACE CALLED: | CONTACT:  
STATE: H11 - | STATE POSITION: STATE MANAGEPRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004  
COLLECTION HISTORY: 1) +R05

DATE: 10/06/2009 TIME: 04:00 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: H11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004

DATE: 10/06/2009 TIME: 18:15 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: H11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004  
COLLECTION HISTORY: ache rfd they have daycare business and slow do to customer oo wrk  
he sd wfe sd tt us adv him no conversation for months and cannt go fr  
ward w/out documentation adv him tke time to listen as he was trying to h  
urry of the phone adv pmnts past du and ttl delq w nov billig  
n @ 2335.33 adv him we can only hold loan on books for so long then it  
chgs off and attorneys want whole balnc as an adj we can still set up pmtn  
arrmtngs asked for sp or postd sp he rfsd sd wll hve wfe cll bck  
w sp adv him need cll bck w pmnt arrmtns befr 9 pm w/c time

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 10/06/2009 TIME: 18:07 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Other (O)  
STATE: H11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004  
COLLECTION HISTORY: h up

DATE: 10/05/2009 TIME: 05:02 | ACTIVITY: CY - Account Cycled/Billed (CY)  
PLACE CALLED: | CONTACT:  
STATE: H11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 004

DATE: 10/05/2009 TIME: 20:09 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Other (O)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: cell- blocked

DATE: 10/05/2009 TIME: 20:08 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: mkrs vc e mail

DATE: 10/05/2009 TIME: 20:06 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 10/02/2009 TIME: 17:13 | ACTIVITY: AN - CACS SYSTEM ADMINISTRATION NOTE (AN)  
PLACE CALLED: | CONTACT:  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 5MFD | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: 24 month Short Term Modification offered via mailer 10/2/09, offer expires 10/2  
3/09 borrower must remit good faith payment

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 10/01/2009 TIME: 03:51 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 10/01/2009 TIME: 20:59 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: wife cell vc e mail

DATE: 10/01/2009 TIME: 20:58 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD: EMAIL  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT: CT3730XY  
EXCUSE: | DEM/ENTITY CODE: D | UD-7: 003

DATE: 10/01/2009 TIME: 20:58 | ACTIVITY: LA - Additional Letter Information (LA)  
PLACE CALLED: | CONTACT:  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD: EMAIL  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: CT3730XY  
EXCUSE: | DEM/ENTITY CODE: D | UD-7: 003  
COLLECTION HISTORY: TAYLOR, RHETT E PRI HOM  
6228 165th Pl Sw  
Lynnwood WA 980372725

DATE: 10/01/2009 TIME: 20:57 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: wife cell vce mail

DATE: 10/01/2009 TIME: 20:56 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: mkrs vc e mail

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 09/30/2009 TIME: 16:44 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/30/2009 TIME: 16:43 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/29/2009 TIME: 03:47 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/29/2009 TIME: 21:37 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/29/2009 TIME: 21:34 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/28/2009 TIME: 04:02 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/28/2009 TIME: 17:51 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 09/28/2009 TIME: 17:49 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/24/2009 TIME: 04:06 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/24/2009 TIME: 21:23 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/24/2009 TIME: 21:21 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/23/2009 TIME: 03:48 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/23/2009 TIME: 18:43 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/23/2009 TIME: 18:42 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003



ACCOUNT KEY: 101120 4489618321346141	DATE RANGE: BEGINNING - END	ASCENDING	REQUESTOR: 4EEW
DATE: 09/22/2009 TIME: 04:11		ACTIVITY: AD - AUTO DIALER (AD)	
PLACE CALLED:		CONTACT: Third Party (3)	
STATE: M11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR:	CURRENCY:	LTR/PMT:	
EXCUSE:		DEM/ENTITY CODE:	UD-7: 003
DATE: 09/22/2009 TIME: 17:55		ACTIVITY: OC - Outgoing Call (OC)	
PLACE CALLED: Business (B)		CONTACT: Left Message to Call (L)	
STATE: M11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR: 4JES	CURRENCY:	LTR/PMT:	
EXCUSE: Message		DEM/ENTITY CODE:	UD-7: 003
DATE: 09/22/2009 TIME: 17:54		ACTIVITY: OC - Outgoing Call (OC)	
PLACE CALLED: Home (H)		CONTACT: Left Message to Call (L)	
STATE: M11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR: 4JES	CURRENCY:	LTR/PMT:	
EXCUSE: Message		DEM/ENTITY CODE:	UD-7: 003
DATE: 09/21/2009 TIME: 04:03		ACTIVITY: AD - AUTO DIALER (AD)	
PLACE CALLED:		CONTACT: Third Party (3)	
STATE: M11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR:	CURRENCY:	LTR/PMT:	
EXCUSE:		DEM/ENTITY CODE:	UD-7: 003
DATE: 09/21/2009 TIME: 23:35		ACTIVITY: OC - Outgoing Call (OC)	
PLACE CALLED: Business (B)		CONTACT: Left Message to Call (L)	
STATE: M11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR: 4JES	CURRENCY:	LTR/PMT:	
EXCUSE: Message		DEM/ENTITY CODE:	UD-7: 003
DATE: 09/21/2009 TIME: 23:32		ACTIVITY: OC - Outgoing Call (OC)	
PLACE CALLED: Home (H)		CONTACT: Left Message to Call (L)	
STATE: M11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR: 4JES	CURRENCY:	LTR/PMT:	
EXCUSE: Message		DEM/ENTITY CODE:	UD-7: 003
DATE: 09/19/2009 TIME: 03:07		ACTIVITY: AD - AUTO DIALER (AD)	
PLACE CALLED:		CONTACT: Third Party (3)	
STATE: M11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR:	CURRENCY:	LTR/PMT:	
EXCUSE:		DEM/ENTITY CODE:	UD-7: 003

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 09/17/2009 TIME: 03:58 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT:  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/16/2009 TIME: 03:45 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/15/2009 TIME: 03:51 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/15/2009 TIME: 22:29 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/15/2009 TIME: 22:28 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/14/2009 TIME: 04:00 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/10/2009 TIME: 03:35 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT:  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 09/10/2009 TIME: 21:02 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/10/2009 TIME: 21:01 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/09/2009 TIME: 03:50 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/08/2009 TIME: 03:51 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/03/2009 TIME: 04:04 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/03/2009 TIME: 20:02 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

COLLECTION HISTORY: mkrs vce mail

LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 09/01/2009 TIME: 14:22  
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ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 09/03/2009 TIME: 20:01 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Other (O)  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003  
COLLECTION HISTORY: wife's cell pick up h up

DATE: 09/02/2009 TIME: 03:47 | ACTIVITY: CY - Account Cycled/Billed (CY)  
PLACE CALLED: | CONTACT:  
STATE: M11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/02/2009 TIME: 03:47 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 003

DATE: 09/02/2009 TIME: 23:02 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4RRM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 09/02/2009 TIME: 23:01 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4RRM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 09/02/2009 TIME: 20:48 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: see if another adjuster can please try...

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 09/02/2009 TIME: 18:35 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Other (O)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: poor connection or lady hup

DATE: 09/02/2009 TIME: 15:01 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002

DATE: 09/02/2009 TIME: 14:51 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: 425-478-9603

DATE: 09/02/2009 TIME: 14:42 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002

DATE: 09/01/2009 TIME: 04:50 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 09/01/2009 TIME: 18:05 | ACTIVITY: SK - Skip Trace (SK)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: contact made < 21 days so no skip

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 09/01/2009 TIME: 18:05 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: 425-478-9603

DATE: 09/01/2009 TIME: 18:04 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: No Answer (N)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 09/01/2009 TIME: 18:04 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/31/2009 TIME: 19:44 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/27/2009 TIME: 15:33 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: LAURIE SD CANN'T TALK NOW RUNS DAYCARE OO HOME WLL CLL BCK TONITE  
VERS ENDED CON

DATE: 08/26/2009 TIME: 14:54 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4TSM | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: 1mom



ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 08/25/2009 TIME: 06:02 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/25/2009 TIME: 22:41 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/24/2009 TIME: 03:53 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/24/2009 TIME: 20:13 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: cell- laurie taylor

DATE: 08/24/2009 TIME: 20:12 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/24/2009 TIME: 20:10 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: mkrs vce mail

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 08/17/2009 TIME: 04:01 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/17/2009 TIME: 15:33 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 08/21 | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/13/2009 TIME: 03:51 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/13/2009 TIME: 17:27 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/13/2009 TIME: 15:06 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 08/22 | PROMISE 2:  
COLLECTOR: 4DKL | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

COLLECTION HISTORY: tt spouse very nice lady. She will try to make another pmt this month but can't  
promise. i talked to her about a reage but i also told her she is over the lim  
it, and her pmt would go up. She is taking on more client next month and should  
be in a positive cash flow situation. achew

DATE: 08/12/2009 TIME: 03:37 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: LT2240XN  
EXCUSE: | DEM/ENTITY CODE: P,C | UD-7: 002

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 08/12/2009 TIME: 03:37 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/12/2009 TIME: 23:39 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DKL | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/11/2009 TIME: 23:11 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4RRM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/11/2009 TIME: 23:05 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4RRM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/11/2009 TIME: 14:58 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4LXH | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: 1mom@425-742-8401

DATE: 08/10/2009 TIME: 18:44 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JNC | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: 1mom

LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 08/10/2009 TIME: 13:27  
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ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 08/10/2009 TIME: 15:38 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4TJB | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: lmom @ home#

DATE: 08/10/2009 TIME: 13:25 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 08/10/2009 TIME: 13:25 | ACTIVITY: SK - Skip Trace (SK)  
PLACE CALLED: | CONTACT:  
STATE: P03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: Contact made < 21 days so no skip needed

DATE: 08/08/2009 TIME: 15:19 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: P03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4RMB | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: 425-742-8401 lmom.

DATE: 08/07/2009 TIME: 11:40 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Left Message to Call (L)  
STATE: P03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4TJB | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: lmom @ sps cell#425-478-9603

DATE: 08/07/2009 TIME: 11:31 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: P03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4TJB | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: lmom @ poe#(cell)

ACCOUNT KEY: 101120 4489618321346141  
DATE: 08/07/2009 TIME: 11:29  
PLACE CALLED: Home (H)  
STATE: P03 -  
PROMISE 1:  
COLLECTOR: 4TJB  
EXCUSE: Message  
COLLECTION HISTORY: lmom @ home#

DATE RANGE: BEGINNING - END  
| ACTIVITY: OC - Outgoing Call (OC)  
| CONTACT: Left Message to Call (L)  
| STATE POSITION: PRIMARY  
| PROMISE 2:  
| CURRENCY: | LTR/PMT:  
| DEM/ENTITY CODE:

ASCENDING  
REQUESTOR: 4EEW  
PRINT METHOD:  
| UD-7: 002

DATE: 08/06/2009 TIME: 04:03  
PLACE CALLED:  
STATE: P03 -  
PROMISE 1:  
COLLECTOR:  
EXCUSE:

DATE: 08/06/2009 TIME: 12:44  
PLACE CALLED:  
STATE: P03 -  
PROMISE 1:  
COLLECTOR: 4TJB  
EXCUSE:

DATE: 08/05/2009 TIME: 03:43  
PLACE CALLED:  
STATE: P03 -  
PROMISE 1:  
COLLECTOR:  
EXCUSE:

DATE: 08/05/2009 TIME: 15:02  
PLACE CALLED: Home (H)  
STATE: P03 -  
PROMISE 1:  
COLLECTOR: 4XSU  
EXCUSE:  
COLLECTION HISTORY: 425-742-8401..lmovm

DATE: 08/05/2009 TIME: 14:55  
PLACE CALLED: Home (H)  
STATE: P03 -  
PROMISE 1:  
COLLECTOR: 4LXH  
EXCUSE:  
COLLECTION HISTORY: da@425-742-8401

ACTIVITY: AD - AUTO DIALER (AD)  
CONTACT:  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT:  
DEM/ENTITY CODE:

ACTIVITY: DE - Document Entry (DE)  
CONTACT:  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT:  
DEM/ENTITY CODE:

ACTIVITY: AD - AUTO DIALER (AD)  
CONTACT:  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT:  
DEM/ENTITY CODE:

ACTIVITY: OC - Outgoing Call (OC)  
CONTACT: Left Message to Call (L)  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT:  
DEM/ENTITY CODE:

ACTIVITY: OC - Outgoing Call (OC)  
CONTACT: Dead Air (D)  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT:  
DEM/ENTITY CODE:

ASCENDING  
REQUESTOR: 4EEW  
PRINT METHOD:  
| UD-7: 002

ASCENDING  
REQUESTOR: 4EEW  
PRINT METHOD:  
| UD-7: 002

ASCENDING  
REQUESTOR: 4EEW  
PRINT METHOD:  
| UD-7: 002

ASCENDING  
REQUESTOR: 4EEW  
PRINT METHOD:  
| UD-7: 002

ASCENDING  
REQUESTOR: 4EEW  
PRINT METHOD:  
| UD-7: 002

ASCENDING  
REQUESTOR: 4EEW  
PRINT METHOD:  
| UD-7: 002

ACCOUNT KEY: 101120 4489618321346141      DATE RANGE: BEGINNING - END      ASCENDING      REQUESTOR: 4EEW  
DATE: 08/04/2009      TIME: 03:55      | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED:      | CONTACT:  
STATE: P03 -      | STATE POSITION: PRIMARY      PRINT METHOD:  
PROMISE 1:      | PROMISE 2:  
COLLECTOR:      | CURRENCY:      | LTR/PMT:  
EXCUSE:      | DEM/ENTITY CODE:      | UD-7: 002

DATE: 08/04/2009      TIME: 03:55      | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED:      | CONTACT:  
STATE: P11 -      | STATE POSITION: PRIMARY      PRINT METHOD:  
PROMISE 1:      | PROMISE 2:  
COLLECTOR:      | CURRENCY:      | LTR/PMT:      467.00  
EXCUSE:      | DEM/ENTITY CODE:      | UD-7: 002

DATE: 08/03/2009      TIME: 13:37      | ACTIVITY: BT - BRANCH PAYMENT 5555 (BT)  
PLACE CALLED:      | CONTACT: Accountholder (A)  
STATE: P30 -      | STATE POSITION: PRIMARY      PRINT METHOD:  
PROMISE 1:      08/05      | PROMISE 2:  
COLLECTOR:      | CURRENCY:      | LTR/PMT:  
EXCUSE:      | DEM/ENTITY CODE:      | UD-7: 002  
COLLECTION HISTORY: BRANCH PAYMENT \$ 467.00

DATE: 08/03/2009      TIME: 13:59      | ACTIVITY: RV - Reviewed (RV)  
PLACE CALLED:      | CONTACT:  
STATE: P30 -      | STATE POSITION: PRIMARY      PRINT METHOD:  
PROMISE 1:      | PROMISE 2:  
COLLECTOR: 4AMM      | CURRENCY:      | LTR/PMT:  
EXCUSE:      | DEM/ENTITY CODE:      | UD-7: 002  
COLLECTION HISTORY: 8/3/2009 \$467.00 7028 2724802

DATE: 08/03/2009      TIME: 13:06      | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED:      | CONTACT:  
STATE: P20 -      | STATE POSITION: PRIMARY      PRINT METHOD:  
PROMISE 1:      | PROMISE 2:  
COLLECTOR: 4RRM      | CURRENCY:      | LTR/PMT:  
EXCUSE:      | DEM/ENTITY CODE:      | UD-7: 002

DATE: 07/28/2009      TIME: 23:56      | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H)      | CONTACT: Accountholder (A)  
STATE: P05 -      | STATE POSITION: PRIMARY      PRINT METHOD:  
PROMISE 1:      467 08/05      | PROMISE 2:  
COLLECTOR: 4JES      | CURRENCY: N | LTR/PMT:  
EXCUSE:      | DEM/ENTITY CODE:      | UD-7: 002  
COLLECTION HISTORY: Speedpay [waived fee] dated 8/3/09 for \$467.00 ck#7028 conf#2724802. ACHE of AC  
HEW. rfd- hubby has vision problems & cannot work; her day care was slow but im  
proving="RES". REFERRAL TO HOA AGAIN. ((TT WIFE))



ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 07/28/2009 TIME: 23:52 | ACTIVITY: RR - Route for Review (RR)  
PLACE CALLED: Home (H) | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 07/28/2009 TIME: 23:41 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

COLLECTION HISTORY: wife on vmail

DATE: 07/28/2009 TIME: 17:36 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002

DATE: 07/28/2009 TIME: 17:35 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002

DATE: 07/25/2009 TIME: 17:21 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002

DATE: 07/25/2009 TIME: 17:20 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002

ACCOUNT KEY: 101120 4489618321346141	DATE RANGE: BEGINNING - END	ASCENDING	REQUESTOR: 4EEW
DATE: 07/23/2009 TIME: 03:40		ACTIVITY: AD - AUTO DIALER (AD)	
PLACE CALLED:		CONTACT: Third Party (3)	
STATE: P11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR:	CURRENCY:	LTR/PMT:	
EXCUSE:		DEM/ENTITY CODE:	UD-7: 002
DATE: 07/23/2009 TIME: 22:22		ACTIVITY: OC - Outgoing Call (OC)	
PLACE CALLED: Home (H)		CONTACT: No Answer (N)	
STATE: P11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR: 4JES	CURRENCY:	LTR/PMT:	
EXCUSE:		DEM/ENTITY CODE:	UD-7: 002
DATE: 07/22/2009 TIME: 03:42		ACTIVITY: AD - AUTO DIALER (AD)	
PLACE CALLED:		CONTACT: Third Party (3)	
STATE: P11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR:	CURRENCY:	LTR/PMT:	
EXCUSE:		DEM/ENTITY CODE:	UD-7: 002
DATE: 07/22/2009 TIME: 20:22		ACTIVITY: OC - Outgoing Call (OC)	
PLACE CALLED: Home (H)		CONTACT: Left Message to Call (L)	
STATE: P11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR: 4JES	CURRENCY:	LTR/PMT:	
EXCUSE: Message		DEM/ENTITY CODE:	UD-7: 002
DATE: 07/20/2009 TIME: 05:25		ACTIVITY: AD - AUTO DIALER (AD)	
PLACE CALLED:		CONTACT:	
STATE: P11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR:	CURRENCY:	LTR/PMT:	
EXCUSE:		DEM/ENTITY CODE:	UD-7: 002
DATE: 07/16/2009 TIME: 17:21		ACTIVITY: IR - Information Requested Received (IR)	
PLACE CALLED:		CONTACT:	
STATE: P11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR: 4DKL	CURRENCY:	LTR/PMT:	
EXCUSE:		DEM/ENTITY CODE:	UD-7: 002
DATE: 07/14/2009 TIME: 03:49		ACTIVITY: AD - AUTO DIALER (AD)	
PLACE CALLED:		CONTACT: Third Party (3)	
STATE: P11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR:	CURRENCY:	LTR/PMT:	
EXCUSE:		DEM/ENTITY CODE:	UD-7: 002

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 07/13/2009 TIME: 03:48 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: LT2240XN  
EXCUSE: | DEM/ENTITY CODE: P,C | UD-7: 002

DATE: 07/11/2009 TIME: 18:20 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 07/14 | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 07/07/2009 TIME: 14:23 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 07/11 | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

COLLECTION HISTORY: just paid-set out

DATE: 07/07/2009 TIME: 13:06 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 07/11 | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 07/06/2009 TIME: 03:59 | ACTIVITY: CY - Account Cycled/Billed (CY)  
PLACE CALLED: | CONTACT:  
STATE: P03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 07/06/2009 TIME: 22:30 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: F03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4TBB | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

COLLECTION HISTORY: account worked this date

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 07/06/2009 TIME: 22:04 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT:  
STATE: F03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MIB | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt laurie, sd she just made pmt, advised that it did post, however is still due  
for june pmt- sd she will be calling HOA tomorrow to discuss modification - ad  
vised of cont calls and cr mark ACHW

DATE: 07/06/2009 TIME: 13:24 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: F03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4TBB | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: ids the taylor's 1mom

DATE: 07/06/2009 TIME: 13:23 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: F03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4TBB | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: ids maker 1mom

DATE: 07/03/2009 TIME: 03:46 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: F03 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 07/03/2009 TIME: 03:46 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 468.00  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 07/03/2009 TIME: 20:50 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P30 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4SBW | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 07/02/2009 TIME: 18:45 | ACTIVITY: RV - Reviewed (RV)  
PLACE CALLED: | CONTACT:  
STATE: P30 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4AMM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 07/02/2009 TIME: 18:07 | ACTIVITY: BT - BRANCH PAYMENT 5555 (BT)  
PLACE CALLED: | CONTACT: Accountholder (A)  
STATE: P20 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 07/04 | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: BRANCH PAYMENT \$ 468.00

DATE: 07/02/2009 TIME: 17:42 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P20 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: please place into Q-P30 PMT HOLD, SEE last comment, please & thanks

DATE: 07/02/2009 TIME: 15:15 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: P20 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 468 07/04 | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: Speedpay[waived fee] dated 7/2/2009 \$468.00 ck#7021 conf#2706151. {{Into Q-P20 to please place into Q-P30 PMT HOLD DUE TO SPEEDPAY DATE, THANKS}} RFD- Rhett has major vision problems & he can't work except to help her. her day care biz going ok. May try to get Rhett on disability. Forgot ACHEW.

DATE: 07/02/2009 TIME: 15:04 | ACTIVITY: RR - Route for Review (RR)  
PLACE CALLED: Home (H) | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 07/02/2009 TIME: 13:29 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: mkr emailed that will contact me tomorrow

ACCOUNT KEY: 101120 4489618321346141  
DATE: 07/02/2009 TIME: 13:29  
PLACE CALLED:  
STATE: P11 -  
PROMISE 1:  
COLLECTOR: 4JES  
EXCUSE:

DATE RANGE: BEGINNING - END  
| ACTIVITY: LS - CACS Letter Sent (LS)  
| CONTACT:  
| STATE POSITION: PRIMARY  
| PROMISE 2:  
| LTR/PMT: CT3731XY  
| DEM/ENTITY CODE: P

ASCENDING  
REQUESTOR: 4EEW  
PRINT METHOD: EMAIL  
| UD-7: 002

DATE: 07/01/2009 TIME: 16:24  
PLACE CALLED: Business (B)  
STATE: P11 -  
PROMISE 1:  
COLLECTOR: 4JES  
EXCUSE: Message

DATE: 07/01/2009 TIME: 16:23  
PLACE CALLED:  
STATE: P11 -  
PROMISE 1:  
COLLECTOR: 4JES  
EXCUSE:

DATE: 07/01/2009 TIME: 16:23  
PLACE CALLED: Home (H)  
STATE: P11 -  
PROMISE 1:  
COLLECTOR: 4JES  
EXCUSE:

DATE: 07/01/2009 TIME: 16:21  
PLACE CALLED:  
STATE: P11 -  
PROMISE 1:  
COLLECTOR: 4JES  
EXCUSE:

DATE: 06/29/2009 TIME: 22:46  
PLACE CALLED: Business (B)  
STATE: P11 -  
PROMISE 1:  
COLLECTOR: 4JES  
EXCUSE: Message

ACTIVITY: OC - Outgoing Call (OC)  
CONTACT: Left Message to Call (L)  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT:  
DEM/ENTITY CODE:

ACTIVITY: LS - CACS Letter Sent (LS)  
CONTACT:  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT: CT3730XY  
DEM/ENTITY CODE: P

ACTIVITY: OC - Outgoing Call (OC)  
CONTACT: Other (O)  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT:  
DEM/ENTITY CODE:

ACTIVITY: SK - Skip Trace (SK)  
CONTACT:  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT:  
DEM/ENTITY CODE:

ACTIVITY: OC - Outgoing Call (OC)  
CONTACT: Left Message to Call (L)  
STATE POSITION: PRIMARY  
PROMISE 2:  
LTR/PMT:  
DEM/ENTITY CODE:

COLLECTION HISTORY: pick-up, hang-up

COLLECTION HISTORY: contact made < 21 days so no skip

ASCENDING  
REQUESTOR: 4EEW  
PRINT METHOD: EMAIL  
| UD-7: 002

ASCENDING  
REQUESTOR: 4EEW  
PRINT METHOD: EMAIL  
| UD-7: 002

ASCENDING  
REQUESTOR: 4EEW  
PRINT METHOD: EMAIL  
| UD-7: 002

ASCENDING  
REQUESTOR: 4EEW  
PRINT METHOD: EMAIL  
| UD-7: 002

ASCENDING  
REQUESTOR: 4EEW  
PRINT METHOD: EMAIL  
| UD-7: 002

ASCENDING  
REQUESTOR: 4EEW  
PRINT METHOD: EMAIL  
| UD-7: 002



ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 06/29/2009 TIME: 22:40 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002

DATE: 06/23/2009 TIME: 23:16 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 06/26 | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 06/23/2009 TIME: 13:43 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: speedpay cancelled; Q change

DATE: 06/23/2009 TIME: 13:41 | ACTIVITY: DE - Document Entry (DE)  
PLACE CALLED: | CONTACT:  
STATE: P05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4AMF | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: per collector email.. customer canceled speedpay... speedpay deleted.

DATE: 06/23/2009 TIME: 12:37 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT:  
STATE: P05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 06/24 | PROMISE 2:  
COLLECTOR: 4LXH | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: ttmkr's wife rfd owns a daycare business and sd one of her customer's checks j  
ust bounced and will not be able to honor spdpay on 6/26 conf#2692490. Sd is aw  
are of due date will try to mke pmt on or before 6/6 . Sent e-mail to superviso  
r for cancellation! awh

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 06/16/2009 TIME: 15:31 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT:  
STATE: P05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 467 06/30 | PROMISE 2:  
COLLECTOR: 4LXH | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: Ttmkr's wife rfd fin hardship with business sales down 50% - mde spdpay n amt  
of 467.19 on 6/16 chk#6743 conf#2692490 postdtd for 6/26- ah

DATE: 06/16/2009 TIME: 12:38 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DRA | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: returned vm to hoa genl mailbox lmom with investor ext #

DATE: 06/15/2009 TIME: 15:47 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4MFS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: rfd home business has dropped sd lft msg at hoa adv tad s d  
wll try by end week but rfsd sp now sd wll cll bck

DATE: 06/15/2009 TIME: 11:56 | ACTIVITY: RR - Route for Review (RR)  
PLACE CALLED: Home (H) | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4LQF | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 06/15/2009 TIME: 11:56 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Other (O)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4LQF | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: tt laurie cldd sd rfd - slf emplyed lost of clients this runs a daycare in hom  
e -- 425-742-8401-- sd has appt to spk wth atty -- live in property - nt up fo  
r sale - has source of incme \*\* sd been chld care for 15 yrs -- Ach - sd mker h  
asnt wrk in over a year due to eye surgy -- sd stop using cc -- sd will see if  
get money --sd plans to have funds to mke dept -- -- nt fl bnkrptcy sd doesnt  
want to file bnkrptcy -- trnf to 67020 - decln sp - sd will mke pymnt in 2dys

ACCOUNT KEY: 101120 4489618321346141	DATE RANGE: BEGINNING - END	ASCENDING	REQUESTOR: 4EEW
DATE: 06/11/2009 TIME: 04:19		ACTIVITY: AD - AUTO DIALER (AD)	
PLACE CALLED:		CONTACT: Third Party (3)	
STATE: P11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR:	CURRENCY:	LTR/PMT:	
EXCUSE:		DEM/ENTITY CODE:	UD-7: 002
DATE: 06/10/2009 TIME: 03:31		ACTIVITY: AD - AUTO DIALER (AD)	
PLACE CALLED:		CONTACT: Third Party (3)	
STATE: P11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR:	CURRENCY:	LTR/PMT:	
EXCUSE:		DEM/ENTITY CODE:	UD-7: 002
DATE: 06/09/2009 TIME: 03:39		ACTIVITY: LS - CACS Letter Sent (LS)	
PLACE CALLED:		CONTACT:	
STATE: P11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR:	CURRENCY:	LTR/PMT: LT2240XN	
EXCUSE:		DEM/ENTITY CODE: P,C	UD-7: 002
DATE: 06/09/2009 TIME: 03:39		ACTIVITY: AD - AUTO DIALER (AD)	
PLACE CALLED:		CONTACT: Third Party (3)	
STATE: P11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR:	CURRENCY:	LTR/PMT:	
EXCUSE:		DEM/ENTITY CODE:	UD-7: 002
DATE: 06/08/2009 TIME: 04:03		ACTIVITY: AD - AUTO DIALER (AD)	
PLACE CALLED:		CONTACT: Third Party (3)	
STATE: P11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR:	CURRENCY:	LTR/PMT:	
EXCUSE:		DEM/ENTITY CODE:	UD-7: 002
DATE: 06/08/2009 TIME: 22:04		ACTIVITY: OC - Outgoing Call (OC)	
PLACE CALLED: Business (B)		CONTACT: Other (O)	
STATE: P11 -		STATE POSITION: PRIMARY	PRINT METHOD:
PROMISE 1:		PROMISE 2:	
COLLECTOR: 4JDK	CURRENCY:	LTR/PMT:	
EXCUSE:		DEM/ENTITY CODE:	UD-7: 002
COLLECTION HISTORY: hu			

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 06/04/2009 TIME: 03:39 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 06/04/2009 TIME: 15:14 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 06/08 | PROMISE 2:  
COLLECTOR: 4JES | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002  
COLLECTION HISTORY: Noticed just tt them yesterday--PASS

DATE: 06/03/2009 TIME: 03:40 | ACTIVITY: CY - Account Cycled/Billed (CY)  
PLACE CALLED: | CONTACT:  
STATE: P11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 06/03/2009 TIME: 03:40 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 002

DATE: 06/03/2009 TIME: 19:25 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4KTH | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: 425 742 8401 tt wfe and there is nothing that she can do at this time. is not c  
oncerned about credit report b/c it is already messed up is currently working w  
ith HA to see if they can offer any assistance for the pymnts

DATE: 06/03/2009 TIME: 19:21 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4KTH | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: 425 478 2503

LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 06/01/2009 TIME: 13:27  
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ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 06/03/2009 TIME: 14:48 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001

DATE: 06/03/2009 TIME: 14:46 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD: EMAIL  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT: CT3730XY  
EXCUSE: | DEM/ENTITY CODE: P | UD-7: 001

DATE: 06/03/2009 TIME: 14:46 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001

DATE: 06/03/2009 TIME: 14:45 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001

DATE: 06/02/2009 TIME: 03:54 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 06/01/2009 TIME: 13:28 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: 425-478-9603

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 06/01/2009 TIME: 13:27 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001

DATE: 06/01/2009 TIME: 13:26 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/31/2009 TIME: 02:06 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/30/2009 TIME: 13:21 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4KTH | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: 425 478 2503

DATE: 05/30/2009 TIME: 13:20 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4KTH | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: 425 742 8401

DATE: 05/29/2009 TIME: 04:28 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/29/2009 TIME: 20:13 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: 425-478-9603

DATE: 05/29/2009 TIME: 20:12 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/29/2009 TIME: 20:11 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/28/2009 TIME: 03:43 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/28/2009 TIME: 23:10 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/27/2009 TIME: 19:01 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Other (O) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: 425-478-9603 ids laurie



ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/27/2009 TIME: 18:59 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/27/2009 TIME: 18:58 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/26/2009 TIME: 18:47 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: No Answer (N)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4SET | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

COLLECTION HISTORY: hu

DATE: 05/23/2009 TIME: 15:25 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/22/2009 TIME: 03:57 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/22/2009 TIME: 17:08 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Business (B) | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 05/26 | PROMISE 2:  
COLLECTOR: 4AFB | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

COLLECTION HISTORY: asked for mkr and mle sd tht he could not hear and hu

LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 05/19/2009 TIME: 14:27  
Case 2:19-cv-01142-JCC Document 39-1 Filed 05/01/20 Page 149 of 160 PAGE: 81

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/21/2009 TIME: 03:49 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/20/2009 TIME: 03:38 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/20/2009 TIME: 18:13 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4KTH | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: 425 742 8401

DATE: 05/20/2009 TIME: 18:09 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Other (O)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: hu

DATE: 05/20/2009 TIME: 18:08 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Other (O)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: ok tt pu and then hu

DATE: 05/19/2009 TIME: 03:39 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: LT2253XN  
EXCUSE: | DEM/ENTITY CODE: P,C | UD-7: 001

ACCOUNTION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 05/18/2009 TIME: 14:22  
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ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/19/2009 TIME: 03:39 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/18/2009 TIME: 03:52 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/18/2009 TIME: 20:10 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: 425-478-9603

DATE: 05/18/2009 TIME: 20:09 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Left Message to Call (L)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: Message | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/18/2009 TIME: 20:08 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Other (O)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: uif answered and hu

DATE: 05/16/2009 TIME: 16:33 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Accountholder (A)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4JLZ | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt wife Laurie - explained the qualification process and the repay program - she just started paperwork for the 1st mtg and hasn't pulled all of her info together yet - told her to give us a call when she is ready - TCMP - told her she needs to continue to make pmts to the account and she will be required to make a good faith pmt IF she is approved

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/16/2009 TIME: 16:23 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4SZS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt spouse refused arrangements of any kind. Wanting to do loan mod. hgup

DATE: 05/15/2009 TIME: 14:07 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Secondary Accountholder (Y)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4LYP | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt mkrs wife; asked to be transferred to hoa

DATE: 05/14/2009 TIME: 17:24 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4LBS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: Laurie cld in 425-742-8401 AHW sd tht she has been trying to tt hoap she sd she  
already left mess over there... tld her tht nd to set up pymnt arrngmnts on th  
e acct started to set up spdy then she sd tht she wl cl bk in... advse wl note  
the acct sd tht she wnts to wait for the cb from hoap advse her tht coll cls wl  
stil cont on the acct

DATE: 05/14/2009 TIME: 17:19 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Other (O)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: contact made

DATE: 05/14/2009 TIME: 17:17 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4KUS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt mkr and transferred her to homeowners assistance.

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/13/2009 TIME: 03:41 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/12/2009 TIME: 03:53 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/11/2009 TIME: 03:55 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/10/2009 TIME: 03:09 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/06/2009 TIME: 03:32 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 05/06/2009 TIME: 23:01 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Other (O)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4ANS | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

COLLECTION HISTORY: mailbox full

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 05/05/2009 TIME: 03:52 | ACTIVITY: EN - Entered CACS Enterprise (EN)  
PLACE CALLED: | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 02/12/2009 TIME: 03:46 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: I99 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7:

DATE: 02/12/2009 TIME: 16:12 | ACTIVITY: PI - Pending Inactive Routing (PI)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4SDM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000  
COLLECTION HISTORY: 1/c waiver denied acct has been past due 4x's and nt a bnk error,,,,,routing a  
cct ina

DATE: 02/12/2009 TIME: 14:47 | ACTIVITY: MS - Manual Account Setup (MS)  
PLACE CALLED: | CONTACT:  
STATE: F20 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4LQJ | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000  
COLLECTION HISTORY: please waive lc from 1/30 as one time curtosy

DATE: 02/11/2009 TIME: 03:49 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: I01 - INACTIVE (I01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 02/11/2009 TIME: 03:49 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 02/11/2009 TIME: 03:49 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 559.73  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 02/10/2009 TIME: 03:33 | ACTIVITY: LS - CACS Letter Sent (LS)  
PLACE CALLED: | CONTACT:  
STATE: F04 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: LT2209XN  
EXCUSE: | DEM/ENTITY CODE: P,C | UD-7: 001

DATE: 02/10/2009 TIME: 16:13 | ACTIVITY: ID - Non-Contact Promise (ID)  
PLACE CALLED: | CONTACT:  
STATE: F04 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4SDM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: BRANCH PAYMENT \$ 559.73

DATE: 02/10/2009 TIME: 13:59 | ACTIVITY: BT - BRANCH PAYMENT 5555 (BT)  
PLACE CALLED: | CONTACT: Accountholder (A)  
STATE: F20 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 02/14 | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: BRANCH PAYMENT \$ 559.73

DATE: 02/10/2009 TIME: 13:02 | ACTIVITY: IR - Information Requested Received (IR)  
PLACE CALLED: | CONTACT:  
STATE: F20 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4LQJ | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: please waive lc from 1/30 as one time curtosity

DATE: 02/10/2009 TIME: 13:00 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT:  
STATE: F05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 559 02/12 | PROMISE 2:  
COLLECTOR: 4LQJ | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt mkr adv of tad - did spdpy conf# 2585027 for 559.73 chk# 6684/6685 rfd: was  
out of town no computer ach work=cell email taylorassoc@comcast.net is for the  
maker



ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 02/09/2009 TIME: 19:03 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: F05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 559 02/13 | PROMISE 2:  
COLLECTOR: 4LQJ | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt mkr st8 that wife hndles was out of twm w. emergncy st8 will mke pymnt onlin  
e. or have wife cllback ache

DATE: 02/05/2009 TIME: 18:24 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DAE | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt mker he said call tommorrow, wife might pay it tonight hu.

DATE: 02/04/2009 TIME: 03:52 | ACTIVITY: EN - Entered CACS Enterprise (EN)  
PLACE CALLED: | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 01/15/2009 TIME: 07:13 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: I01 - INACTIVE (I01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 01/15/2009 TIME: 07:13 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 01/15/2009 TIME: 07:13 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 559.73  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 01/14/2009 TIME: 16:31 Case 2:19-cv-01142-JCC Document 39-1 Filed 05/01/20 Page 156 of 160 PAGE: 88

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 01/14/2009 TIME: 16:31 | ACTIVITY: BT - BRANCH PAYMENT 5555 (BT)  
PLACE CALLED: | CONTACT: Accountholder (A)  
STATE: F05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 01/18 | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: BRANCH PAYMENT \$ 559.73

DATE: 01/13/2009 TIME: 21:59 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: F05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 559 01/13 | PROMISE 2:  
COLLECTOR: 4LYW | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt mkr did spd py...conf #2559949, ck#s 6675, 6676, dtd 01/13...rfd thght pymnt  
was md via autopsy....ahw

DATE: 01/12/2009 TIME: 03:58 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 01/06/2009 TIME: 04:54 | ACTIVITY: EN - Entered CACS Enterprise (EN)  
PLACE CALLED: | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 11/12/2008 TIME: 04:37 | ACTIVITY: SA - Transaction/State Assignment (SA)  
PLACE CALLED: | CONTACT:  
STATE: I01 - INACTIVE (I01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 11/12/2008 TIME: 04:37 | ACTIVITY: SP - State Processor Action (SP)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 11/12/2008 TIME: 04:37 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: S46 - Pending Inactive Routing (S46) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 723.99  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 11/11/2008 TIME: 22:43 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT:  
STATE: F05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 723 11/14 | PROMISE 2:  
COLLECTOR: 4JQD | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt laurie, said that she just made payment online for \$723.99 on 11/11, ahw

DATE: 11/11/2008 TIME: 19:31 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT:  
STATE: F05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 723 11/12 | PROMISE 2:  
COLLECTOR: 4GXR | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: ic tt mkr's wife..clld from 425-742-8401..prev adj ver info and consent.../wnt  
thru pay hist...expained 2 pymts ret nsf..2 \$30 ret ck fees...sd will mk pymt o  
nline on 11/11/08

DATE: 11/10/2008 TIME: 21:02 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4DRM | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: wife ci ok tto...info cnfrd on prvs call..dspts being pst due....I show pmt tht  
ws rcvs on 10/17/08 \$697 but ws rtnd 10/23/08 ..she still dspts this ws going  
over her bank stmnt and checking online and her line went dead

DATE: 11/10/2008 TIME: 19:24 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Accountholder (A)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4CGC | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: mkr sd wife pays; sd wl hv wife ck and cb or pay acct; achew;

LOCATION: 101120 FDR PNC BANK  
PROG ID: ZT159P59 TITLE: COLLECTION HISTORY PRINT  
RPT ID: ZT1152 DATE: 10/19/2008 TIME: 14:27  
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ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 11/05/2008 TIME: 03:45 | ACTIVITY: EN - Entered CACS Enterprise (EN)  
PLACE CALLED: | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 10/28/2008 TIME: 03:52 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: I01 - INACTIVE (I01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 727.00  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 10/27/2008 TIME: 15:58 | ACTIVITY: BT - BRANCH PAYMENT 5555 (BT)  
PLACE CALLED: | CONTACT: Accountholder (A)  
STATE: F05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 10/31 | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: BRANCH PAYMENT \$ 727.00

DATE: 10/27/2008 TIME: 14:01 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT:  
STATE: F05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 727 10/27 | PROMISE 2:  
COLLECTOR: 4MXU | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: tt w wife, rfd thought it would be put towards principal, whenever she made 2 p  
mnts, nxt pmnt on time, nothing changed abt achew, already got consent, did spp  
y for 727 on cks 6648/6649 for 10/27 conf 2491471

DATE: 10/27/2008 TIME: 12:24 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT: Other (O)  
STATE: F27 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: 4PXO | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: HU

DATE: 10/23/2008 TIME: 03:58 | ACTIVITY: NG - NG Check Transaction (NG)  
PLACE CALLED: | CONTACT:  
STATE: F27 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 697.00  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

ACCOUNT KEY: 101120 4489618321346141 DATE RANGE: BEGINNING - END ASCENDING REQUESTOR: 4EEW  
DATE: 10/23/2008 TIME: 03:58 | ACTIVITY: EN - Entered CACS Enterprise (EN)  
PLACE CALLED: | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 10/17/2008 TIME: 03:57 | ACTIVITY: PY - Payment Received (PY)  
PLACE CALLED: | CONTACT:  
STATE: I01 - INACTIVE (I01) | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT: 697.00  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 000

DATE: 10/16/2008 TIME: 18:50 | ACTIVITY: IC - Incoming Call (IC)  
PLACE CALLED: | CONTACT: Accountholder (A)  
STATE: F05 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 697 10/16 | PROMISE 2:  
COLLECTOR: 4SGB | CURRENCY: N | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: cid...4257428401....wife Laurie.....called and sd pd 697.00 over internet...

DATE: 10/13/2008 TIME: 23:41 | ACTIVITY: OC - Outgoing Call (OC)  
PLACE CALLED: Home (H) | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: 10/17 | PROMISE 2:  
COLLECTOR: 4CGC | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001  
COLLECTION HISTORY: mkr's wife laurie, sd switched auto pay, double pd in july; achw, consent yes;  
business at home; sd wl pay on 10/30 on nc website; refused wu speedpay

DATE: 10/11/2008 TIME: 01:30 | ACTIVITY: AD - AUTO DIALER (AD)  
PLACE CALLED: | CONTACT: Third Party (3)  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

DATE: 10/07/2008 TIME: 04:18 | ACTIVITY: EN - Entered CACS Enterprise (EN)  
PLACE CALLED: | CONTACT:  
STATE: F11 - | STATE POSITION: PRIMARY PRINT METHOD:  
PROMISE 1: | PROMISE 2:  
COLLECTOR: | CURRENCY: | LTR/PMT:  
EXCUSE: | DEM/ENTITY CODE: | UD-7: 001

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\*END OF ACCOUNT: 101120 4489618321346141 \*  
\*END OF ACCOUNT: 101120 4489618321346141 \*  
\*END OF ACCOUNT: 101120 4489618321346141 \*  
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**CERTIFICATE OF SERVICE**

I hereby certify that on May 1, 2020, I electronically filed the foregoing DECLARATION OF JEAN SEXTON IN SUPPORT OF OPPOSITION TO PLAINTIFFS' MOTION FOR SUMMARY JUDGMENT with the Clerk of the Court using the CM/ECF system which sent notification of such filing to the following:

Christina L Henry, WSBA 31273  
Jacob D. DeGraaff, WSBA# 36713  
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[mainline@hdm-legal.com](mailto:mainline@hdm-legal.com)

And I hereby do certify that I have mailed by United States Postal Service the document to the following non CM/ECF participants:

Non ECF ServiceList

s/ Matthew Walkup  
Matthew Walkup